S8530-1-U

STATE OF WEST VIRGINIA

EIGHTY-FIFTH REPORT OF FINANCIAL INSTITUTIONS

Under the Supervision of

COMMISSIONER OF BANKING

Year Ending December 31, 1986

A. KEVIN THOMAS, Deputy Commissioner

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WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS

A. KEVIN THOMAS
Deputy Commissioner of Banking
Chairman of the Board

MR. DAVID W. ZINN
Charleston Newspapers
1001 Virginia Street, East
Charleston, West Virginia 25301
Term Ending: 6/30/89
Representing: Public

MR. BRIAN K. WILSON
Route 2, Box 148
Fairmont, West Virginia 26554
Term Ending: 6/30/87
Representing: Banks with Assets not greater than $25 million

MR. C. MICHAEL BLAIR
President
Mercantile Banking & Trust Co.
414-418 Jefferson Avenue
Moundsville, West Virginia 26041
Term Ending: 6/30/91
Representing: Banks with Assets Over $50 million

MR. WILLIAM E. REITER
Senior Vice President
Wood County Bank
429 Market St., Box 1587
Parkersburg, West Virginia 26101
Term Ending: 6/30/85
Representing: Other Financial Institutions

MR. CLAYMORE ROWLEY
President
Jackson County Bank
714 Fleming Avenue
Ravenswood, West Virginia 26164
Term Ending: 6/30/87
Representing: Banks with Assets from $25 million to $50 million

STATE OF WEST VIRGINIA

DEPARTMENT OF BANKING

VACANT
Commissioner of Banking

A. KEVIN THOMAS
Deputy Commissioner of Banking

VACANT
Special Assistant to the Commissioner

VACANT
Director, Bank Supervision

GEORGE W. MULLINS
Bank Examination Supervisor

JACK W. RUNION
Director,
Non-Bank Financial Institutions

DAVID S. MUDIE
Administrative
Assistant

VACANT
Secretary to the Commissioner

JEAN TEEL
Clerk

PHYLLIS GOODWIN
Audit Clerk

TAMMIE SNYDER
Typist II

ROSE MESSER
Typist I

Bank Examiner IV
WILLIAM W. SABO

Bank Examiner III
MARK ANDERSON
ROBERT S. GLOTFELTY, JR.
JOHN HARLESS
ROSE V. HESTON
PATRICIA J. KELLY
GARY PRATT

Bank Examiner II
SHARON BIAS
SARA MCLAUGHLIN
JULIA VERMILLION
MARTHA THAXTON

Bank Examiner I
TIMOTHY BAILEY
ROBERT CADLE
ANTHONY JOHNSON
ANTHONY MARKS

WEST VIRGINIA LENDING AND CREDIT RATE BOARD

A. Kevin Thomas
Deputy Commissioner of Banking
Chairperson
of the Board
Phone: 348-2294
Statutory Member

Mr. Thomas L. Hindes
Director
Consumer Protection
Division
Attorney General's Office
1204 Kanawha Boulevard, East
Charleston, West Virginia 25301
Phone: 348-8986
Statutory Member

Mr. Eugene Stump
Vice President
West Virginia Labor Federation
12 Mustang Acres
Parkersburg, West Virginia 26101
Phone: 438-0766 (home)
295-4105 (office)
Public Member
Term Ending: 7/1/87

Mr. B. G. Workman
5202 Sun Valley Drive
Cross Lanes, West Virginia 25313
Phone: 766-5264 OR
722-3634
Public Member
Term Ending: 7/1/85

Mr. Joseph C. Midkiff
P. O. Box 753
Huntington, West Virginia 25711
Phone: 529-7021
Public Member
Term Ending; 7/1/87

Dr. Arthur Kraft
Dean, College of Business
& Economics
West Virginia University
P. O. Box 6025
Morgantown, West Virginia 26506
Phone: 293-4092
Statutory Member

Dr. Robert Alexander
Dean, College of Business
Corbly Hall 115
Marshall University
Huntington, West Virginia 25701
Phone: 696-2316
Statutory Member

Mr. Lysander L. Dudley, Sr.
Director
Governor's Office of Community
and Industrial Development
Rotunda M-146
Charleston, West Virginia 25305
Phone: 348-0400
Statutory Member

Mr. A. James Manchin
Treasurer
State of West Virginia
Building 1, Room EW-141
Charleston, West Virginia 25305
Phone: 345-2000
Statutory Member

RECEIPTS AND DISBURSEMENTS FOR FISCAL YEARS ENDING ON DATES INDICATED

RECEIPTS:	6-30-84	6-30-85	6-30-86
Banking Institutions	$ 961,646.35	$ 652,115.49	$ 624,965.91
Credit Unions	15,512.48	16,152.86	17,417.16
Foreign Corporations	400.00	400.00	400.00
Money Order Companies	700.00	700.00	900.00
Banking Laws, etc. - Miscellaneous	5,611.33	2,156.30	1,425.58
Structure fees	253,000.00	162,700.00	127,705.00
Supervised lenders and Industrial Loans	90,457.74	116,658.32	124,341.63
TOTAL INCOME	$ 1,327,327.90	$ 950,882.97	$ 897,155.28
EXPENDITURES:			
Employment Security	$ .00	$ .00	$ .00
Office Supplies, Postage	10,904.34	13,731.49	9,139.11
Telephone	17,534.62	18,211.07	17,678.09
Travel Expense	183,035.53	153,355.60	151,522.72
Rental Expense	27,188.44	28,066.44	-0-
Machine Rental	18,886.40	14,394.98	9,795.60
Printing	5,000.00	5,135.19	6,270.42
Association Dues	1,949.00	2,860.00	3,217.00
Professional Services	8,610.65	9,267.40	6,484.53
Employee Benefits	119,191.38	127,766.79	123,262.06
Miscellaneous	2,358.61	1,762.95	3,958.87
Maintenance Contracts	1,201.72	1,812.30	3,417.90
TOTAL CURRENT EXPENSE	$ 395,860.69	$ 376,364.21	$ 334,746.30
Personal Services	$ 515,557.58	$ 537,259.88	$ 525,292.69
Equipment	9,127.31	20,690.35	2,149.74
TOTAL EXPENSES	$ 920,545.58	$ 934,314.44	$ 862,188.73

DEPARTMENTAL REVIEW

During the period between 1863 and 1891 State Banks were entirely free from regulation and supervision by the State.

The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works.

The office of Commissioner of Banking was created by Legislative enactment February 21, 1901, and continues to function under and by authority of Chapter 31A, of the Code of West Virginia as amended. The following officials served as heads of the State Department of Banking for the years shown:

Name	Title	Year Served
Young, Charles W.	Bank Examiner	1891-1892
Weaver, C. A.	" "	1893-1894
No Record	" "	1895-1898
Wetzel, O. B.	" "	1899-1900
Kefauver, O. B.	" "	1900-1901
Kendall, M. A.	Commissioner of Banking	1901-1905
Mathews, S. V.	" "	1905-1915
Smith, S. Preston	" "	1915-1919
Hill, Joseph S.	" "	1919-1923
Jackson, Naaman	" "	1923-1924
Abbott, Harry A.	" "	1924-1929
Charter, Lathrop R., Jr.	" "	1929-1933
Given, Waltman C.	" "	1933-1934
Ward, George	" "	1934-1940
Brightwell, H. P., Acting	" "	1940-1940
Andrews, R. Carl	" "	1940-1941
Vaughan, H. D.	" "	1941-1942
Locke, A. W.	" "	1942-1947
Hoffman, John H.	" "	1947-1955
Walker, Mrs. Neil W.	" "	1955-1957
Taylor, Donald	" "	1957-1960
Early, Carl B.	" "	1960-1967
Smith, M. W.	" "	1967-1971
Jordan, George B., Jr.	" "	1972-1974
Higgins, W. Lovell, Acting	" "	1974-1975
Jordan, George B., Jr.	" "	1975-1977
Hale, H. David	" "	1977-1977
Mullen, C. Joe	" "	1977-1979
Higgins, W. Lovell, Acting	" "	1979-1979
Arnold, Phyllis Huff	" "	1979-1983
Hansberry, Thomas J. Acting	" "	1983-1984
Hansberry, Thomas J.	" "	1985-1985
Thomas, A. Kevin	Deputy Commissioner of Banking	1985-

ANNUAL REPORT

DEPARTMENT ACTIVITIES

During each calendar year the Commissioner of Banking issues four Calls for reports of condition of State Banks and Trust Companies as of the following dates:

March	31
June	30
September	30
December	31

Two Calls for reports of condition of Industrial Loan Companies, Building and Loan Associations, and Credit Unions:

June	30
December	31

Two Calls for reports of condition of Supervised Lenders Licensees:

June	30
December	31

The Department's Examiners participated in and completed the following classes of examination:

	1985	1986
Bank Holding Companies	—	3
Commercial Banks and Trust Companies	72	83
Industrial Loan Companies	42	65
Building and Loan Associations	1	—
Credit Unions	26	31
Supervised Lenders Licensees	64	61

LEGAL HOLIDAYS IN WEST VIRGINIA

New Year's Day	January 1
Martin Luther King's Birthday	Third Monday in January
Lincoln's Birthday	February 12
Washington's Birthday	Third Monday of February
Memorial Day	Last Monday in May
West Virginia Day	June 20
Independence Day	July 4
Labor Day	First Monday in September
Columbus Day	Second Monday in October
Veterans Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

Also any election day on which an election is held throughout the State and all days that may be appointed or recommended by the Governor of the State or the president of the United States, and days of Thanksgiving or for the general cessation of business; and when any of said days fall on Sunday, then it shall be proper to observe the succeeding Monday as such holiday.

BANK HOLDING COMPANIES AND THEIR SUBSIDIARIES
AS OF MAY 5, 1987
*THESE SUBSIDIARIES ARE BANK HOLDING COMPANIES
64 Bank Holding Companies and 122 subsidiaries

BHC	SUB	Date Acquired
Allegheny Bankshares Corporation	Greenbrier Valley National Bank, Lewisburg	05/20/83
American Bankshares, Inc.	The Bank of War, War	04/22/81
	Ameribank, Welch, Welch	08/01/83
	The First Clark National Bank of Northfork, Northfork	09/30/84
	The Security Bank, Fairmont	02/25/85
Appalachian Financial Corporation	Barbour County Bank, Phillippi	12/01/86
Atlas Towing Company	Mountain State Bank, Parkersburg	07/ 62
Big Coal River Bancorp, Inc.	Whitesville State Bank, Whitesville	02/03/86
Cameron Bancshares, Inc.	The First National Bank of Cameron, Cameron	12/31/85
CB&T Financial Corp.	Community Bank and Trust, N.A., Fairmont	03/31/84
	Community Bank and Trust of Harrison County, Clarksburg	01/02/85
	Community Bank and Trust — Stonewall N.A., Weston	01/02/85
	The Union Bank of Harrisville, Harrisville	12/29/86
Citizens Bancshares, Inc.	The Citizens Bank of Weston, Weston	09/20/85
Citizens Financial Corp.	Citizens National Bank, Elkins	04/30/87
City Holding Company	The City National Bank of Charleston, Charleston	03/07/84
	The Bank of Cross Lanes, Cross Lanes	11/15/85
	The Peoples Bank of Point Pleasant, Point Pleasant	12/31/86
Commercial Bancshares, Inc.	Commercial Banking & Trust Company, Parkersburg	10/28/83
	Jackson County Bank, Ravenswood	03/01/85
Consolidated Bancshares, Inc.	The Lowndes Bank, Clarksburg	10/01/84
CRNB Shares, Inc.	Cherry River National Bank, Richwood	12/17/84
F & M Holding Company	Farmers & Merchants Bank of Summersville, Summersville	05/14/81
Financial Future Corporation	First Bank of Ceredo, Ceredo	01/31/83
Financial Management Bancshares, Inc.	Farmers' and Merchant's Bank, Morgantown	11/15/83
	First National Bank of Terra Alta, Terra Alta	02/28/86
First Banc Securities, Inc.	First National Bank of Morgantown, Morgantown	07/02/84
	The Peoples National Bank of Martinsburg, Martinsburg	06/30/86
First Bancorp of Wayne, Inc.	The First National Bank of Kenova, Kenova	11/30/83
First Bankshares, Inc.	The First State Bank, Barboursville	12/30/83
First Center Bancshares, Inc.	The Bank of Danville, Danville	12/31/85

First Community Bancshares, Inc.	First Community Bank, Inc., Princeton	01/01/83
	First Community Bank - Adrian Buckhannon, Buckhannon	01/31/84
First Fidelity Bancorp, Inc.	First National Bank in Fairmont, Fairmont	04/06/83
	Central National Bank, Morgantown	11/30/84
	Bridgeport Bank, Bridgeport	04/18/86
First Financial Bancorp, Inc.	The First National Bank & Trust Co. of Wheeling, Wheeling	12/31/84
First Merchants Bancorp, Inc.	The Gauley National Bank, Gauley Bridge	03/05/87
	The Merchants National Bank, Montgomery	03/05/87
First National Bankshares Corporation	The First national Bank in Ronceverte, Ronceverte	/ /
First West Virginia Bancorp, Inc.	First West Virginia Bank, N.A., Wheeling	01/03/75
	First West virginia Bank, N.A. — Buckhannon, Buckhannon	08/11/86
Flat Top Bankshares, Inc.	The Flat Top National Bank of Bluefield, Bluefield	01/01/83
	Peoples Bank of Bluewell, Bluewell	03/01/84
Gassaway Bancshares, Inc.	Bank of Gassaway, Gassaway	01/27/86
Gateway Bancshares, Inc.	The Bank of McMechen, McMechen	07/02/84
GuarantyShares of WV, Inc.	The Guaranty National Bank of Huntington, Huntington	08/31/84
Guyan Bancshares, Inc.	Gilbert Bank and Trust Company, Gilbert	06/30/84
	American National Bank, Logan	12/31/85
Heritage Bancorp, Inc.	Kanawha Union Bank, Glenville	06/30/84
	The Weston National Bank, Weston	06/30/84
Highlands Bankshares, Inc.	The Capon Valley Bank, Wardensville	/ /
	The Grant County Bank, Petersburg	05/01/85
Horizon Bancorp, Inc.	Bank of Raleigh, Beckley	01/03/84
	National Bank of Summers, Hinton	06/01/85
Key Centurion Bancshares, Inc.	The Charleston National Bank, Charleston	05/20/82
	Citizens National Bank of St. Albans, St. Albans	11/07/83
	First Huntington National Bank, Huntington	12/12/83
	Cardinal State Bank, N.A., Beckley	03/01/84
	The National Bank of Logan, Logan	10/08/84
	Boone National Bank, Madison	09/30/86
	Nicholas County Bank, Summersville	12/29/86
	*Wayne Bancorp, Inc	03/13/87
	*Union Bancorp of West Virginia, Inc.	03/13/87
Liberty Bancshares Inc.	The Montgomery National Bank, Montgomery	10/14/86
Logan County Bancshares, Inc.	Bank of Chapmanville, Chapmanville	05/17/85
	Logan Bank & Trust Company, Logan	05/17/85
M & M Financial Corporation	Merchants & Miners National Bank, Oak Hill	06/18/84
	Valley Bank & Trust Company, Bluefield	11/26/85
Matewan Bancshares, Inc.	The Matewan National Bank, Matewan	07/20/84
Maxwell Corporation	Ameribank, Charleston, Charleston	12/19/86

Mercantile Bancorp, Inc.	Mercantile Banking & Trust Company, Moundsville	05/01/85
Morgan Bancorp, Inc.	Morgan County State Bank, Inc., Berkeley Springs	04/30/83
Mountaineer Bankshares of WV, Inc.	The Old National Bank of Martinsburg, Martinsburg	11/01/83
	The Empire National Bank of Clarksburg, Clarksburg	03/01/85
	City National Bank of Fairmont, Fairmont	03/31/86
	The Old National Bank of Jefferson County, Ranson	11/07/86
	First National Bank at Salem, Salem	01/20/87
	The Bank of Wadestown, Fairview	02/27/87
National Banc of Commerce Company	The National Bank of Commerce, Charleston	05/02/83
	The National Bank of Commerce of Nitro, Nitro	12/26/84
	The National Bank of Commerce of Belle, Belle	10/21/85
	The Chemical Bank & Trust Co., N.A., South Charleston	01/20/87
Old White Bankshares, Inc.	Bank of White Sulphur Springs, White Sulphur Springs	07/06/84
One Valley Bancorp of WV, Inc.	Kanawha Valley Bank, N.A., Charleston	09/04/81
	The Security Bank of Huntington, Huntington	06/23/83
	Mercer County Bank, Princeton	11/30/83
	Citizens National Bank of Martinsburg, Martinsburg	01/11/84
	The Bank of St. Albans, St. Albans	01/24/84
	New River Bankinng and Trust Company, Oak Hill	12/30/85
	*Seneca Bancshares, Inc.	10/01/85
	*Financial Management Bancshares of West Virginia, Inc.	07/31/86
Pocahontas Bankshares Corporation	The First National Bank of Bluefield, Bluefield	03/01/84
Potomac Bancorp, Inc.	The National Bank of Keyser, Keyser	09/19/83
Putnam Bancshares, Inc.	Putnam County Bank, Hurricane	12/31/86
Seneca Bancshares, Inc.	Seneca National Bank, Ronceverte	01/02/85
Southern Bankshares, Inc.	Beckley National Bank, Beckley	07/01/83
Spectrum Financial Corporation	Security National Bank & Trust Company, Wheeling	05/31/84
	The First National Bank, New Martinsville	04/01/85
State Bancorp, Inc.	Bruceton Bank, Bruceton Mills	09/08/83
Sterling Bancorp, Inc.	The Buffalo Bank, Eleanor	04/12/83
	Peoples Bank of Richwood, Inc., Richwood	07/19/84
Summit Holding Corporation	Raleigh County National Bank, Beckley	06/24/84
	Gulf National Bank, Sophia	12/29/85
Traders Bankshares, Inc.	The Traders Bank, Spencer	/ /
Twentieth Bancorp, Inc.	The Twentieth Street Bank, Huntington	09/30/83

	First National Bank of West Hamlin, West Hamlin	12/31/84
Union Bancorp of WV, Inc.	Union National Bank of West Virginia, Clarksburg	10/01/82
	First National Bank in Philippi, Philippi	05/01/84
United Bankshares, Inc.	United National Bank, Parkersburg	05/01/84
	The First National Bank of Ripley, Ripley	07/01/85
	Half Dollar Trust and Savings Bank, Wheeling	07/01/86
Universal BancCorp	The Bank of Paden City, Paden City	09/04/84
Wayne Bancorp, Inc.	Wayne County Bank, Wayne	07/01/84
Wesbanco, Inc.	Wheeling Dollar Bank, Wheeling	12/31/76
	The New Martinsville Bank, New Martinsville	10/22/84
	First Tyler Bank and Trust Company, Sistersville	12/28/84
	Brooke National Bank, Wellsburg	12/31/85
	South Hills Bank, Charleston	04/20/87
	Wirt County Bank, Elizabeth	04/20/87
West Central Bancorp, Inc.	The First National Bank, Spencer	01/02/85
Wood County Bancorporation, Inc.	Wood County Bank, Parkersburg	07/22/83

MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM

Fifth District

Location	Name of Bank
Bluefield	Valley Bank & Trust Company
Bruceton Mills	Bruceton Bank
Charles Town	Peoples Bank of Charles Town
Eleanor	Buffalo Bank
Gassaway	Bank of Gassaway
Grafton	Blueville Bank of Grafton
Greenville	Bank of Greenville
Hurricane	Putnam County Bank
Mullens	Peoples Bank of Mullens
Petersburg	Potomac Valley Bank
Philippi	Barbour County Bank
Princeton	First Community Bank - Princeton
Ranson	Blakeley Bank and Trust Company
Ripley	Bank of Ripley
Spencer	The Traders Bank
St. Albans	Bank of St. Albans
St. Marys	Pleasants County Bank
Summersville	Farmers & Merchants Bank
Union	Bank of Monroe
Wardensville	Capon Valley Bank
White Sulphur Springs	Bank of White Sulphur Springs

Fourth District

Sistersville	First Tyler Bank and Trust Company
Wheeling	Half Dollar Trust & Savings Bank
Wheeling	Wheeling Dollar Bank

TOTAL DEPOSITS OF STATE BANKS AND TRUST COMPANIES

		June 30	December 31
1891	49	$ 8,330,896.96	
1892	50	9,418,513.26	
1893	55	9,173,210.89	
1894	56	9,066,980.99	
1895	58	9,698,088.10	
1896	60	10,609,880.96	
1897	68	11,195,954.26	
1898	74	13,069,203.84	
1899	76	16,284,286.99	
1900	89	21,323,927.06	
1901	102	26,782,556.39	
1902	115	32,872,669.70	
1903	148	38,908,768.65	
1904	151	39,718,672.40	
1905	160	44,475,261.76	
1906	172	50,172,070.43	
1907	170	42,217,945.73	
1908	169	49,057,009.66	
1909	177	54,472,082.82	
1910	179	59,198,505.66	
1911	189	62,830,866.93	
1912	191	67,121,377.66	
1913	193	73,744,655.57	
1914	196	76,248,436.90	
1915	194	72,174,645.53	
1916	193	83,745,205.95	
1917	202	112,210,611.06	
1918	207	119,960,032.99	
1919	217	128,932,373.05	
1920	217	154,440,268.50	
1921	226	170,370,924.58	
1922	225	162,196,400.69	
1923	222	186,802,607.79	
1924	225	183,922,397.64	
1925	221	185,809,943.35	
1926	222	191,368,336.94	
1927	217	196,124,549.14	
1928	211	188,973,732.46	
1929	194	183,588,364.19	
1930	179	171,834,408.41	
1931	158	152,246,966.13	
1932	130	118,369,963.91	
1933	106	96,127,697.56	
1934	103	105,705,643.18	
1935	103	112,347,686.41	
1936	106	130,527,814.39	
1937	107	138,156,024.55	
1938	105	129,881,922.07	

1939	103	132,063,704.11	
1940	104	142,706,065.42	
1941	104	161,259,278.21	
1942	103	276,258,917.46	
1943	103	234,274,849.87	
1944	103	287,740,441.45	
1945	102	357,010,963.85	
1946	103	397,649,285.93	
1947	105	389,488,849.48	
1948	106	421,530,516.50	
1949	105	438,140,787.28	
1950	106	438,050,962.35	
1951	106	445,537,131.66	
1952	107	485,139,520.34	
1953	108	496,003,234.65	
1954	107	487,508,976.67	
1955	107	492,254,844.78	
1956	105	515,571,801.85	
1957	106	530,944,174.68	
1958	106	543,899,522.02	
1959	107	546,075,415.61	
1960	106	577,165,334.45	
1961	105	599,958,605.59	
1962	104	629,094,484.52	
1963	106	695,293,891.64	
1964	106	735,200,603.15	
1965	107	806,117,555.58	
1966	108	901,612,306.07	
1967	111	982,561,500.64	
1968	115	1,027,946,457.41	
1969	115	1,201,452,391.52	
1970	115	1,318,477,442.38	
1971	115	1,572,202,374.46	
1972	113	1,668,089,125.48	
1973	115	1,890,623,965.63	
1974	114	2,122,776,501.17	
1975	115	2,181,542,896.13	
1976	118	2,478,472,000.00	
1977	118	2,823,225,000.00	
1978	121	3,117,639,000.00	
1979	126	3,396,176,000.00	
1980	127	3,654,510,000.00	3,822,250,000.00
1981	128	3,956,008,000.00	4,168,495.000.00
1982	130	4,472,403,000.00	4,473,055.000.00
1983	129	4,671,595,000.00	4,762,043.000.00
1984	127	4,877,437,000.00	4,954,947.000.00
1985	125	5,105,124,000.00	5,200,822.000.00
1986	115	5,333,280,000.00	5,378,028,000.00

COMPARATIVE ABSTRACT

Showing Condition of State Banks in the STATE OF WEST VIRGINIA
At the Close of Business on the Dates indicated
As Compiled by the Commissioner of Banking

($ in thousands)

	12-31-85	12-31-86	Change + or -	
Number of Banks	120	115	5 -	
ASSETS				
Cash and due from banks	$ 330,320	$ 390,303	$ 59,983	+
Total securities	2,070,262	2,001,510	68,752	-
Federal funds sold	366,712	406,502	39,790	+
Net loans and leases	2,911,990	3,079,049	167,059	+
Trading accounts	355	4,005	3,650	+
Fixed assets	119,170	123,294	4,124	+
Other Real estate owned other than bank premises	19,366	20,282	916	+
Other assets	96,878	93,377	3,501	-
TOTAL ASSETS	$ 5,915,053	$ 6,118,322	$ 203,269	+
LIABILITIES				
Total deposits	$ 5,200,834	$ 5,378,028	$ 177,194	+
Federal funds purchased	102,845	112,993	10,148	+
Other borrowings	19,174	25,960	6,786	+
Mortgage payable	2,692	1,362	1,330	-
Acceptances executed and outstanding	-0-	-0-	-0-	
Subordinated notes and debentures	-0-	-0-	-0-	
Other liabilities	68,177	57,950	10,227	-
TOTAL LIABILITIES	$ 5,393,722	$ 5,576,293	$ 182,571	+
Total equity capital	521,331	542,029	20,698	+
TOTAL LIABILITIES AND CAPITAL	$ 5,915,053	$ 6,118,322	$ 203,269	+

COMPARATIVE ABSTRACT

TWELVE MONTHS ENDING DECEMBER 31, 1985 AND DECEMBER 31, 1986
OF STATE BANKS IN WEST VIRGINIA

Number of Banks	12-31-85 120	% of Total Interest Income	12-31-86 115	% of Total Interest Income
INTEREST INCOME				
Interest and fees on loans	$ 345,584	59.62	$ 338,310	61.40
Income from lease financing	122	.02	103	.02
Interest income on balances due from depository institutions	8,203	1.42	8,048	1.46
Interest and dividends on securities	197,784	34.12	175,768	31.90
Interest income from trading accounts	42	—	51	—
Interest on federal funds sold	27,871	4.82	28,689	5.22
Total interest income	$ 579,606	100.00	$ 550,969	100.00
INTEREST EXPENSE				
Interest on deposits	$ 337,185	58.21	$ 305,960	55.53
Expense of federal funds purchased	8,284	1.42	7,376	1.34
Interest on borrowed money	1,154	.19	1,315	.24
Interest on mortgage indebtedness and leases	204	.03	185	.03
Interest on subordinated notes and debentures	15	—	—	—
Total interest expense	$ 346,842	59.85	$ 314,836	57.14
Net interest income	$ 232,764	40.15	$ 236,133	42.85
Provision for loan and lease losses	$ 20,258		$ 21,612	
Net interest income after provisions for loan losses	$ 212,506		$ 214,521	
Noninterest income	29,133		27,662	
Securities (gains or losses)	400		7,580	
Noninterest expense	170,151		171,047	
Income before income tax expense	71,888		78,716	
Income tax expense	10,131		11,973	
Extraordinary items, Net of tax	120		2,719	
Net Income	$ 61,877		$ 69,462	

INFORMATION CONCERNING TRUST DEPARTMENTS OF TWENTY-SEVEN STATE BANKS AND TRUST COMPANIES EXERCISING FIDUCIARY POWERS

	12-31-85	12-31-86
Number of trust accounts	6,475	6,483
Total trust department assets	$ 929,477.579.00	$1,117,870,513.17
Trust department gross income (last 12 months)	$ 3,866,168.65	$ 4,199,743.12
Trust department expense (actual or estimated for the last 12 months)	$ 2,580,913.00	$ 2,825,555.60
Net profit	$ 1,285,255.65	$ 1,374,187.52

Information Concerning State Banks and Trust Companies For The Calendar Year of 1986

First Community Bank - Castle Rock, Pineville merged into First Community Bank, Inc., Princeton effective July 1, 1986.

Bank of West Virginia, Charleston merged into Kanawha Valley Bank, N.A., Charleston effective September 2, 1986.

The Oak Mound Bank, Clarksburg merged into Clarksburg Community Bank, Clarksburg effective September 15, 1986.

Greenbrier Valley Bank, Lewisburg converted to a national bank, named Greenbrier Valley National Bank effective March 31, 1986. First National Bank of Alderson merged into Greenbrier Valley National Bank March 31, 1986.

Citizens Bank of Weirton, Weirton merged into Wheeling National Bank, Wheeling effective December 31, 1986.

OFFICIAL NOTIFICATION

FLOATING MORTGAGE CEILINGS

Pursuant to the provisions of Chapter 47-6-5b of the West Virginia Code, the Commissioner of Banking has ordered that the maximum rate for any nonprecomputed loan of money made under the provisions of the aforesaid statute and secured by a mortgage or deed of trust upon real property is as follows for such loans made during the calendar months indicated:

Also Pursuant to the provisions of §31A-4-30a of the West Virginia Code, the Commissioner of Banking has ordered a maximum rate of interest on loans of money made by persons or by banks chartered under state law in the Fourth and Fifth Federal Reserve Districts as follows until the discount rates now in effect change:

Floating Mortgage Rate	Discount + 1%	
January, 1986	11.75% per year	
February 1986	11.25% per year	
March, 1986	11.00% per year	8.00% per year (3/7/86
April, 1986	10.50% per year	7.50% per year (4/21/86
May, 1986	9.50% per year	
June, 1986	9.00% per year	
July, 1986	9.25% per year	7.00% per year (7/11/86)
August, 1986	9.25% per year	6.50% per year (8/21/86)
September, 1986	8.75% per year	
October, 1985	8.75% per year	
November, 1986	9.00% per year	
December, 1986	9,25% per year	
January, 1987	9.00% per year	
February, 1987	*8.75% per year	
March, 1987	9.00% per year	
April, 1987	9.00% per year	
June, 1987	9.75% per year	
July, 1987	10.25% per year	

*Formula based on 30 year maturities only. U. S. Treasury discontinued 20 year bonds on 12/31/86.

ATHENS, BANK OF ATHENS

President, A. G. Hill — Cashier, Gloria J. Hopkins

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	120	120
Surplus	500	500
Undivided Profits	1,569	1,857
Deposits	23,602	24,537
Loans & Discounts	6,953	7,768
Cash & Due from Banks	2,250	1,892
Investment Securities	13,647	16,783
Total Assets	26,115	27,296

BARBOURSVILLE, THE FIRST STATE BANK

President, P. J. Vallandingham — Robert Jackson Dilley

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	425	425
Surplus	612	612
Undivided Profits	1,493	1,615
Deposits	29,827	33,617
Loans & Discounts	20,634	23,123
Cash & Due from Banks	2,655	3,345
Investment Securities	7,766	8,018
Total Assets	33,073	36,628

BECKLEY, BANK OF RALEIGH

President, Frank S. Harkins, Jr. — Cashier, Michael Bolen

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	960	960
Surplus	6,458	6,439
Undivided Profits	11,110	12,621
Deposits	164,708	172,246
Loans & Discounts	101,040	111,312
Cash & Due from Banks	8,036	8,251
Investment Securities	78,013	78,056
Total Assets	194,551	205,228

BELINGTON, BANK OF BELINGTON

President, I. I. Pitensberger — Cashier, George S. White, Jr.

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	630	630
Surplus	1,370	1,370
Undivided Profits	2	97
Deposits	24,995	25,849
Loans & Discounts	13,935	12,112
Cash & Due from Banks	2,147	8,547
Investment Securities	7,446	6,729
Total Assets	27,489	28,412

BERKELEY SPRINGS, MORGAN COUNTY STATE BANK

President, Gary L. Lovejoy — Cashier, E. Richard Ambrose

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	500	500
Surplus	257	257
Undivided Profits	160	57
Deposits	10,987	12,725
Loans & Discounts	6,791	6,861
Cash & Due from Banks	601	813
Investment Securities	3,571	5,258
Total Assets	12,020	13,627

BLUEFIELD, THE COMMERCIAL BANK OF BLUEFIELD

President, Robert W. Culler — Cashier, Felia Sloan Smith

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	600	600
Surplus	1,000	1,000
Undivided Profits	761	846
Deposits	29,008	28,490
Loans & Discounts	16,018	16,872
Cash & Due from Banks	828	1,663
Investment Securities	10,275	10,755
Total Assets	31,649	31,186

BLUEFIELD, PEOPLES BANK OF BLUEWELL

President, D. E. Walters

Cashier, Dorwin D. Byrd

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	300	300
Surplus	300	300
Undivided Profits	2,112	2,307
Deposits	27,351	28,623
Loans & Discounts	13,967	13,591
Cash & Due from Banks	1,646	2,178
Investment Securities	12,568	15,110
Total Assets	30,565	31,679

BLUEFIELD, VALLEY BANK AND TRUST COMPANY

President, M. Douglas Hodges

Cashier, M. Douglas Hodges

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	750	600
Surplus	375	600
Undivided Profits	424	440
Deposits	10,974	11,618
Loans & Discounts	6,729	6,898
Cash & Due from banks	2,712	2,796
Investment Securities	3,702	4,542
Total Assets	13,632	14,754

BRIDGEPORT, BRIDGEPORT BANK

President, Paul W. Brown

Cashier, H. W. Hartman, Jr.

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	700	750
Surplus	925	925
Undivided Profits	1,513	1,647
Deposits	31,245	30,890
Loans & Discounts	13,985	13,363
Cash & Due from Banks	1,489	2,035
Investment Securities	15,632	18,287
Total Assets	36,420	35,740

BRUCETON MILLS, BRUCETON BANK

President, Ward F. Thomas — Cashier, Loretta Christopher

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	266	266
Surplus	1,234	1,234
Undivided Profits	2,496	3,139
Deposits	49,955	57,319
Loans & Discounts	32,680	39,132
Cash & Due from Banks	1,637	1,980
Investment Securities	18,994	19,731
Total Assets	55,373	63,086

BUCKHANNON, FIRST COMMUNITY BANK - ADRIAN BUCKHANNON

President, Bradley W. Adkins — Cashier, Ann Ours

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	260	260
Surplus	4,189	4,189
Undivided Profits	(1,440)	(621)
Deposits	45,091	41,243
Loans & Discounts	29,972	26,424
Cash & Due from Banks	2,586	4,912
Investment Securities	12,833	12,682
Total Assets	48,712	46,304

CEREDO, FIRST BANK OF CEREDO

President, Floyd H. Stark — Cashier, J. Richard Stark

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	652	652
Surplus	3,739	3,739
Undivided Profits	2,924	3,378
Deposits	92,557	101,657
Loans & Discounts	65,566	72,745
Cash & Due from Banks	16,615	11,920
Investment Securities	11,313	21,993
Total Assets	104,129	113,065

CHAPMANVILLE, BANK OF CHAPMANVILLE

President, Hugh C. Avis — Cashier, Margaret McCormick

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	600	600
Surplus	600	600
Undivided Profits	1,127	1,172
Deposits	16,482	17,515
Loans & Discounts	8,994	11,287
Cash & Due from Banks	844	1,326
Investment Securities	6,456	6,181
Total Assets	18,961	20,029

CHARLESTON, AMERIBANK, CHARLESTON

President, Rick D. Wilcox — Cashier, Sheila Derreberry

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	302	302
Surplus	523	522
Undivided Profits	390	449
Deposits	11,322	16,734
Loans & Discounts	7,491	9,078
Cash & Due from Banks	828	1,278
Investment Securities	1,535	7,137
Total Assets	13,238	18,336

CHARLESTON, BANK OF WEST VIRGINIA

President, Thomas E. Neal — Cashier, C. D. Mason, Jr.

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	512	Merged
Surplus	3,000	with
Undivided Profits	9,745	Kanawha Valley
Deposits	107,634	Bank, N. A.
Loans &Discounts	71,497	8/30/86
Cash & Due from Banks	6,137	
Investment Securities	35,647	
Total Assets	124,916	

CHARLESTON, SOUTH HILLS BANK

President, Larry L. Dawson — Roger T. Nelson

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	871	875
Surplus	693	700
Undivided Profits	1,758	2,256
Deposits	26,864	30,650
Loans & Discounts	12,837	13,596
Cash & Due from Banks	1,384	1,288
Investment Securities	14,446	19,491
Total Assets	31,022	35,420

CHARLES TOWN, THE BANK OF CHARLES TOWN

President, Donald S. Smith — Cashier, Donald S. Smith

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	750	750
Surplus	1,350	1,350
Undivided Profits	4,003	4,699
Deposits	71,238	76,740
Loans & Discounts	36,879	42,298
Cash & Due from Banks	3,021	5,345
Investment Securities	35,184	34,213
Total Assets	78,126	84,267

CHARLES TOWN, PEOPLES BANK OF CHARLES TOWN

President, John H. K. Christman — Cashier, Jack F. Scott

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	220	220
Surplus	400	400
Undivided Profits	2,771	3,225
Deposits	42,133	53,765
Loans & Discounts	25,558	36,229
Cash & Due from Banks	2,312	2,294
Investment Securities	12,450	18,278
Total Assets	46,224	58,532

*CLARKSBURG, COMMUNITY BANK & TRUST OF HARRISON COUNTY

President, David E. Brock — Cashier, Elaine Sue Dixon

*Formerly Clarksburg Community Bank

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	578	578
Surplus	578	3,282
Undivided Profits	950	619
Deposits	26,892	44,587
Loans & Discounts	17,450	26,330
Cash & Due from Banks	6,577	15,185
Investment Securities	4,040	4,790
Total Assets	29,189	49,318

CLARKSBURG, THE LOWNDES BANK

President, Thomas J. Hansberry — Cashier, E. Leigh V. Shorr

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	2,997	2,996
Surplus	3,104	3,104
Undivided Profits	5,071	5,547
Deposits	137,182	136,518
Loans & Discounts	88,532	83,760
Cash & Due from Banks	5,447	6,482
Investment Securities	46,364	58,607
Total Assets	150,366	154,251

CLARKSBURG, THE OAK MOUND BANK

President, David O. Tritsch — Cashier,

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	504	Mergered
Surplus	910	with
Undivided Profits	451	Community
Deposits	16,942	Bank & Trust
Loans & Discounts	10,777	of Harrison
Cash & Due from Banks	2,774	County
Investment Securities	3,569	9/15/86
Total Assets	19,030	

CLAY, CLAY COUNTY BANK

President, W. Murray Smith — Cashier, J. D. Morris

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	3,241	3,778
Deposits	27,358	28,826
Loans & Discounts	12,145	11,697
Cash & Due from Banks	1,751	2,677
Investment Securities	11,626	18,101
Total Assets	32,300	34,364

CLENDENIN, FARMERS & CITIZENS STATE BANK

President, David Abbott — Cashier, W. A. Settle

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	294	294
Surplus	276	276
Undivided Profits	2,678	3,171
Deposits	39,304	51,292
Loans & Discounts	21,469	27,116
Cash & Due from Banks	1,709	2,472
Investment Securities	17,215	24,200
Total Assets	42,913	55,773

CROSS LANES, THE BANK OF CROSS LANES

President, Carroll G. Casto — Cashier, Joslyn Truett

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	679	679
Surplus	295	295
Undivided Profits	829	1,020
Deposits	23,787	24,288
Loans & Discounts	16,060	13,319
Cash & Due from Banks	1,129	2,159
Investment Securities	6,797	10,193
Total Assets	26,014	26,543

DANVILLE, THE BANK OF DANVILLE

President, Harry L. Miller — Cashier, Charles J. Warner

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,779	574
Surplus	2,231	1,066
Undivided Profits	1,131	2,811
Deposits	67,418	66,154
Loans & Discounts	43,571	42,945
Cash & Due from Banks	9,200	4,522
Investment Securities	12,261	19,503
Total Assets	73,644	71,923

DUNBAR, COMMUNITY BANKING AND SAVINGS COMPANY

President, Andrew A. Payne, Jr. — Cashier, Joan Belcher

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	200	200
Surplus	410	410
Undivided Profits	717	1,019
Deposits	15,535	14,786
Loans & Discounts	6,485	4,982
Cash & Due from Banks	1,063	694
Investment Securities	7,375	10,996
Total Assets	17,664	17,241

ELEANOR, THE BUFFALO BANK

President, Anna Belle Brown — Cashier, Winston C. Brown

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	50	50
Surplus	200	200
Undivided Profits	2,285	2,290
Deposits	31,051	35,007
Loans & Discounts	19,797	21,856
Cash & Due from Banks	1,973	1,928
Investment Securities	10,245	12,026
Total Assets	34,830	38,083

ELIZABETH, WIRT COUNTY BANK

President, James H. Roberts — Cashier, Larry W. Sullivan

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	200	200
Surplus	1,000	1,000
Undivided Profits	1,001	1,107
Deposits	14,971	15,163
Loans & Discounts	6,274	7,000
Cash & Due from Banks	1,028	730
Investment Securities	8,672	9,147
Total Assets	17,312	17,547

ELKINS, DAVIS TRUST COMPANY

President, R. E. Wilmoth — Cashier, Robert N. Skinner

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	2,000	2,000
Surplus	2,000	2,000
Undivided Profits	1,967	2,526
Deposits	68,109	72,332
Loans & Discounts	35,449	35,664
Cash & Due from Banks	1,812	3,060
Investment Securities	25,754	38,446
Total Assets	74,663	79,317

FAIRMONT, THE SECURITY BANK

President, Rod H. Gallagher — Cashier, Debbi Wilson

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	100	100
Surplus	600	600
Undivided Profits	(159)	175
Deposits	7,906	7,774
Loans & Discounts	4,599	5,404
Cash & Due from Banks	205	84
Investment Securities	2,909	2,647
Total Assets	8,527	8,827

FAIRVIEW, THE BANK OF WADESTOWN

President, Brian K. Wilson — Cashier, Craig E. Henderson

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	100	100
Surplus	500	500
Undivided Profits	1,255	1,260
Deposits	21,490	22,223
Loans & Discounts	7,226	11,802
Cash & Due from Banks	1,146	1,934
Investment Securities	9,802	9,855
TOTAL ASSETS	23,635	24,263

FOLLANSBEE, BANK OF FOLLANSBEE

President, Jeffrey G. Quillen — Cashier, Jeffrey G. Quillen

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	50	50
Surplus	150	150
Undivided Profits	878	980
Deposits	9,905	10,025
Loans & Discounts	5,338	5,304
Cash & Due from Banks	400	657
Investment Securities	4,905	4,813
TOTAL ASSETS	11,134	11,287

FRANKLIN, PENDLETON COUNTY BANK

President, Richard Homan — Cashier, Phyllis Sponaugle

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	75	75
Surplus	750	750
Undivided Profits	5,292	5,487
Deposits	47,504	51,069
Loans & Discounts	26,888	31,734
Cash & Due from Banks	919	1,476
Investment Securities	21,577	24,228
TOTAL ASSETS	54,515	59,025

GASSAWAY, BANK OF GASSAWAY

President, John D. Heater — Cashier, L. Dale Cox

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,000	1,000
Surplus	2,000	2,000
Undivided Profits	3,871	2,584
Deposits	40,692	44,359
Loans & Discounts	19,135	20,309
Cash & Due from Banks	2,173	1,394
Investment Securities	24,512	26,746
TOTAL ASSETS	48,149	50,324

GILBERT, GILBERT BANK AND TRUST COMPANY

President, Carl B. Lambert, Jr. — Cashier, Janice Miller

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	450	450
Surplus	1,300	1,300
Undivided Profits	3,804	3,830
Deposits	53,059	56,020
Loans & Discounts	27,710	28,193
Cash & Due from Banks	2,484	3,267
Investment Securities	22,660	30,470
TOTAL ASSETS	61,418	63,726

GLENVILLE, KANAWHA UNION BANK

President, Thomas McPherson — Cashier, Martha L. Harold

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	100	100
Surplus	4,000	4,000
Undivided Profits	3,117	4,301
Deposits	64,152	66,106
Loans & Discounts	39,067	43,511
Cash & Due from Banks	6,311	8,681
Investment Securities	21,235	22,794
TOTAL ASSETS	74,296	77,133

GRAFTON, THE BLUEVILLE BANK OF GRAFTON

President, Thomas Harmon

Cashier,

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,785	1,785
Surplus	1,720	1,720
Undivided Profits	1,453	867
Deposits	56,345	61,688
Loans & Discounts	43,161	44,512
Cash & Due from Banks	2,134	2,039
Investment Securities	11,812	17,891
TOTAL ASSETS	63,425	67,581

GRANTSVILLE, THE CALHOUN COUNTY BANK

President, Donald W. Morris

Cashier, Glen V. Fowler

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	304	304
Surplus	529	529
Undivided Profits	2,706	3,050
Deposits	38,662	38,515
Loans & Discounts	24,024	24,527
Cash & Due from Banks	2,066	1,337
Investment Securities	11,853	15,630
TOTAL ASSETS	42,762	42,830

GREENVILLE, BANK OF GREENVILLE

President, R. Warren Ellison

Cashier, Curtis Ballard

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	48	48
Surplus	220	225
Undivided Profits	416	444
Deposits	7,288	8,289
Loans & Discounts	4,429	4,506
Cash & Due from Banks	408	504
Investment Securities	2,276	3,851
TOTAL ASSETS	8,044	9,090

HARMAN, THE STOCKMAN BANK OF HARMAN

President, Doan Harman — Cashier, G. R. Cooper

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	25	25
Surplus	200	200
Undivided Profits	717	747
Deposits	6,358	6,738
Loans & Discounts	4,200	4,059
Cash & Due from Banks	1,623	1,721
Investment Securities	601	1,823
TOTAL ASSETS	7,355	7,763

HARRISVILLE, FARMERS AND MERCHANTS BANK OF CAIRO

President, Morris B. Wilkins — Cashier, Martha K. Kellar

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	25	25
Surplus	300	300
Undivided Profits	506	598
Deposits	8,606	10,335
Loans & Discounts	6,640	7,822
Cash & Due from Banks	843	1,735
Investment Securities	1,661	1,572
TOTAL ASSETS	9,531	11,388

HARRISVILLE, THE UNION BANK OF HARRISVILLE

President, H. G. Hardbarger — Cashier, Enos E. McDougal

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,200	1,200
Surplus	1,000	1,000
Undivided Profits	1,381	342
Deposits	31,160	33,267
Loans & Discounts	16,034	17,810
Cash & Due from Banks	2,198	6,443
Investment Securities	12,791	10,899
TOTAL ASSETS	35,320	36,208

HUNDRED, BANK OF HUNDRED

President, C. C. Spitznogle — Cashier, Donald C. Clovis

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	100	100
Surplus	700	700
Undivided Profits	3,165	3,574
Deposits	22,518	23,136
Loans & Discounts	8,049	7,968
Cash & Due from Banks	1,952	1,703
Investment Securities	15,368	17,499
TOTAL ASSETS	26,787	27,836

HUNTINGTON, THE SECURITY BANK OF HUNTINGTON

President, J. G. Call — Cashier, Jim Daniel, Jr.

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	550	550
Surplus	1,850	1,850
Undivided Profits	5,360	5,518
Deposits	105,311	107,662
Loans & Discounts	80,443	87,019
Cash & Due from Banks	6,070	8,633
Investment Securities	24,257	19,019
TOTAL ASSETS	120,366	121,061

HUNTINGTON, THE TWENTIETH STREET BANK

President, B. C. McGinnis, III — Cashier, C. E. Fry

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,500	1,500
Surplus	7,500	7,500
Undivided Profits	3,397	4,337
Deposits	193,506	194,048
Loans & Discounts	93,396	109,202
Cash & Due from Banks	10,566	11,493
Investment Securities	84,126	81,891
TOTAL ASSETS	209,871	211,099

HURRICANE, PUTNAM COUNTY BANK

President, Jack R. Wilson — Cashier, Gary Sargent

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	300	300
Surplus	1,000	1,000
Undivided Profits	8,080	9,185
Deposits	109,282	128,377
Loans & Discounts	40,661	45,621
Cash & Due from Banks	9,798	12,099
Investment Securities	52,357	77,647
TOTAL ASSETS	119,062	139,214

IAEGER, THE BANK OF IAEGER

President, C. O. Davis, Sr. — Cashier, Donald P. Morgan

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	4,464	4,806
Deposits	24,472	26,600
Loans & Discounts	6,216	5,657
Cash & Due from Banks	1,808	1,625
Investment Securities	21,835	25,049
TOTAL ASSETS	30,730	33,245

KEYSER, FARMERS AND MERCHANTS BANK OF KEYSER

President, Harlan Bell — Cashier, Glen A. Ryan

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,287	1,287
Surplus	1,091	1,091
Undivided Profits	2,523	3,012
Deposits	50,964	57,529
Loans & Discounts	26,283	28,849
Cash & Due from Banks	2,260	2,191
Investment Securities	27,625	31,084
TOTAL ASSETS	57,256	63,739

LAVALETTE, LAVALETTE STATE BANK

President, Auxier L. Marcum — Cashier, Lois A. Booten

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	570	570
Surplus	428	428
Undivided Profits	541	835
Deposits	13,397	22,267
Loans & Discounts	5,161	8,810
Cash & Due from Banks	721	1,083
Investment Securities	7,245	11,031
TOTAL ASSETS	15,028	24,607

LEWISBURG, GREENBRIER VALLEY BANK

President, Philip L. McLaughlin — Cashier, Corrine P. Grizzel

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	365	Converted to
Surplus	557	a national
Undivided Profits	3,489	bank, 3/31/86
Deposits	44,561	named
Loans & Discounts	30,001	Greenbrier Valley
Cash & Due from Banks	2,125	National Bank.
Investment Securities	13,775	
TOTAL ASSETS	49,594	

LOGAN, LOGAN BANK & TRUST COMPANY

President, Frank H. Oakley — Cashier, T. Bart Willis

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	4,005	3,869
Deposits	35,925	40,921
Loans & Discounts	23,597	22,264
Cash & Due from Banks	2,866	1,719
Investment Securities	11,435	21,157
TOTAL ASSETS	41,981	47,917

LOST CREEK, THE HARRISON COUNTY BANK

President, David H. Nutter — Cashier, Monte E. Small

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	160	160
Surplus	900	900
Undivided Profits	2,514	2,987
Deposits	27,616	28,254
Loans & Discounts	15,665	17,600
Cash & Due from Banks	1,821	2,589
Investment Securities	11,725	11,513
TOTAL ASSETS	31,611	32,940

MAN, THE BANK OF MAN

President, Charles G. Ellis — Cashier, Jean Klipa

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	225	225
Surplus	400	400
Undivided Profits	5,235	5,971
Deposits	37,632	40,218
Loans & Discounts	15,169	19,248
Cash & Due from Banks	2,884	3,722
Investment Securities	23,299	23,006
TOTAL ASSETS	44,008	47,782

MANNINGTON, FIRST EXCHANGE BANK

President, W. Sherman Beard — Cashier, Nellie M. Fluharty

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	100	100
Surplus	1,400	1,400
Undivided Profits	1,652	1,023
Deposits	36,058	38,882
Loans & Discounts	22,095	23,006
Cash & Due from Banks	1,453	1,946
Investment Securities	13,277	15,403
TOTAL ASSETS	39,754	42,660

MARLINTON, BANK OF MARLINTON

President, W. Sherman Beard — Cashier, Melvin Lee Anderson

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	200	200
Surplus	300	300
Undivided Profits	2,976	3,309
Deposits	29,105	30,892
Loans & Discounts	9,553	9,919
Cash & Due from Banks	1,572	1,633
Investment Securities	19,981	22,067
TOTAL ASSETS	32,911	35,006

MARTINSBURG, MERCHANTS & FARMERS BANK

President, John L. Nadenbousch — Cashier, E. L. Weidman, Jr.

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,410	1,000
Surplus	1,000	1,410
Undivided Profits	1,670	2,215
Deposits	45,532	46,892
Loans & Discounts	20,999	23,746
Cash & Due from Banks	2,656	3,356
Investment Securities	19,917	22,697
TOTAL ASSETS	50,020	52,008

McMECHEN, THE BANK OF McMECHEN

President, Michael E. Moore — Cashier, Linda Miller

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	594	594
Surplus	300	300
Undivided Profits	909	941
Deposits	19,252	21,182
Loans & Discounts	8,660	9,100
Cash & Due from Banks	1,000	1,641
Investment Securities	11,073	11,408
TOTAL ASSETS	21,551	23,203

MIDDLEBOURNE, UNION BANK OF TYLER COUNTY

President, Gary R. Davis — Cashier, Patricia G. Mason

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	144	144
Surplus	739	739
Undivided Profits	1,941	2,223
Deposits	28,744	28,740
Loans & Discounts	16,563	17,398
Cash & Due from Banks	1,417	1,612
Investment Securities	9,869	11,710
TOTAL ASSETS	31,845	32,189

MILL CREEK, BANK OF MILL CREEK

President, James E. Wallace — Cashier, Andrew T. Doig

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	100	100
Surplus	200	200
Undivided Profits	1,252	1,354
Deposits	20,177	22,084
Loans & Discounts	13,986	15,095
Cash & Due from Banks	1,336	2,481
Investment Securities	5,988	5,605
TOTAL ASSETS	22,496	24,280

MILTON, MILTON TRI—COUNTY BANK

President, R. Wade Caskey — Cashier, Valerie L. Holsinger

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	166	166
Surplus	841	841
Undivided Profits	(365)	(348)
Deposits	6,443	6,717
Loans & Discounts	3,902	4,366
Cash & Due from Banks	1,971	1,180
Investment Securities	883	1,392
TOTAL ASSETS	7,205	7,455

MORGANTOWN, CITIZENS INDUSTRIAL FINANCING CORPORATION

President, James R. Camp

Cashier, Joseph Camp

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	200	200
Surplus	1,000	1,000
Undivided Profits	1,123	1,811
Deposits	16,931	20,603
Loans & Discounts	15,574	15,561
Cash & Due from Banks	1,290	2,721
Investment Securities	1,220	4,989
TOTAL ASSETS	19,718	24,185

MORGANTOWN, FARMERS & MERCHANTS BANK

President, Herald R. Baughmann

Cashier, Jay G. Lauver

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,999	1,999
Surplus	3,462	3,462
Undivided Profits	5,983	6,486
Deposits	129,169	137,775
Loans & Discounts	85,770	113,332
Cash & Due from Banks	7,357	10,216
Investment Securities	47,111	43,631
TOTAL ASSETS	163,193	174,198

MOUNDSVILLE, MERCANTILE BANKING AND TRUST COMPANY

President, C. Michael Blair

Cashier, Dale D. Knutsen, Jr.

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	2,000	2,000
Surplus	1,110	1,100
Undivided Profits	4,883	5,757
Deposits	76,784	81,572
Loans & Discounts	33,587	35,111
Cash & Due from Banks	2,170	4,556
Investment Securities	41,447	48,144
TOTAL ASSETS	85,875	91,290

MULLENS, THE PEOPLES BANK OF MULLENS

President, William A. Davis — Cashier, R. L. Bowiing

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,200	1,200
Surplus	1,200	1,200
Undivided Profits	6,257	5,891
Deposits	68,844	74,154
Loans & Discounts	27,278	29,290
Cash & Due from Banks	2,581	2,023
Investment Securities	44,001	49,921
TOTAL ASSETS	77,490	83,484

NAUGATUCK, BANK OF MINGO

President, H. K. White — Cashier, Nadine Mitchell

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	400	400
Surplus	400	400
Undivided Profits	1,400	1,833
Deposits	27,941	33,378
Loans & Discounts	17,338	21,253
Cash & Due from Banks	2,098	1,857
Investment Securities	8,574	12,345
TOTAL ASSETS	30,576	36,655

NEWELL, NORTHERN HANCOCK BANK & TRUST COMPANY

President, Frederick J. Quinn — Cashier,

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	375	375
Surplus	200	200
Undivided Profits	151	14
Deposits	9,559	8,421
Loans & Discounts	5,563	4,701
Cash & Due from Banks	562	687
Investment Securities	1,301	3,155
TOTAL ASSETS	10,334	9,051

NEW MARTINSVILLE, THE NEW MARTINSVILLE BANK

President, Edward Marn — Cashier, John J. Stoflinsky

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	150	150
Surplus	350	350
Undivided Profits	1,389	1,593
Deposits	23,124	23,074
Loans & Discounts	16,580	17,358
Cash & Due from Banks	1,392	1,149
Investment Securities	5,501	6,150
TOTAL ASSETS	25,305	25,647

OAK HILL, NEW RIVER BANKING AND TRUST COMPANY

President, Thomas E. Neal — Cashier, Geary L. Gadomski

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	480	480
Surplus	5,000	5,000
Undivided Profits	1,863	1,798
Deposits	58,149	62,832
Loans & Discounts	30,200	33,551
Cash & Due from Banks	3,050	2,631
Investment Securities	28,574	31,660
TOTAL ASSETS	66,139	70,365

OCEANA, THE BANK OF OCEANA

President, W. C. Lugar — Cashier, D. R. Anderson

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	300	300
Surplus	467	467
Undivided Profits	3,900	4,381
Deposits	31,172	32,811
Loans & Discounts	16,351	16,203
Cash & Due from Banks	1,947	1,961
Investment Securities	12,952	18,949
TOTAL ASSETS	36,564	38,558

PADEN CITY, THE BANK OF PADEN CITY

President, David L. Mendenhall — Cashier, Shirley Kendle

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	300	300
Surplus	504	504
Undivided Profits	746	783
Deposits	16,425	17,630
Loans & Discounts	11,796	13,635
Cash & Due from Banks	1,448	1,248
Investment Securities	2,896	3,414
TOTAL ASSETS	18,142	19,353

PARKERSBURG, BANK OF LUBECK

President, Marvin J. Thomas — Cashier,

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	500	500
Surplus	500	500
Undivided Profits	230	269
Deposits	12,098	13,908
Loans & Discounts	8,786	9,743
Cash & Due from Banks	778	588
Investment Securities	3,150	3,959
TOTAL ASSETS	13,453	15,329

PARKERSBURG, COMMERCIAL BANKING AND TRUST COMPANY

President, William E. Mildren, Jr. — Cashier, Wayne F. Lee

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	125	125
Surplus	4,025	4,025
Undivided Profits	3,028	3,474
Deposits	84,917	86,571
Loans & Discounts	52,965	58,610
Cash & Due from Banks	2,469	6,770
Investment Securities	29,975	29,710
TOTAL ASSETS	101,027	99,380

PARKERSBURG, COMMUNITY BANK OF PARKERSBURG

President, Cline A. Knotts — Cashier, Eugene C. Roush

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	500	500
Surplus	700	700
Undivided Profits	2,103	2,340
Deposits	30,912	34,985
Loans & Discounts	28,457	35,570
Cash & Due from Banks	2,870	3,794
Investment Securities	4,632	5,855
TOTAL ASSETS	37,779	46,575

PARKERSBURG, MOUNTAIN STATE BANK

President, Donald L. Taylor — Cashier, Robert E. Coen

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	525	525
Surplus	1,000	1,000
Undivided Profits	2,216	2,481
Deposits	50,449	57,638
Loans & Discounts	27,189	28,648
Cash & Due from Banks	2,968	2,897
Investment Securities	20,548	26,589
TOTAL ASSETS	55,026	62,194

PARKERSBURG, PARKERSBURG INDUSTRIAL BANKING CORPORATION

President, Eugene C. Hartman, Jr. — Cashier, Stewart D. Walkup

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	119	119
Surplus	175	175
Undivided Profits	309	265
Deposits	2,087	1,994
Loans & Discounts	1,920	1,475
Cash & Due from Banks	391	378
Investment Securities	-0-	525
TOTAL ASSETS	2,799	2,613

PARKERSBURG, WOOD COUNTY BANK

President, William P. Crites — Cashier, Joe D. Campbell

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,911	2,188
Surplus	2,447	2,636
Undivided Profits	-0-	101
Deposits	78,484	78,938
Loans & Discounts	52,578	51,107
Cash & Due from Banks	3,510	4,865
Investment Securities	23,739	24,866
TOTAL ASSETS	84,779	85,913

PENNSBORO, THE COMMUNITY BANK

President, Wilson Davis — Cashier, Patty S. Spitz

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	200	200
Surplus	200	200
Undivided Profits	1,051	1,288
Deposits	16,195	15,822
Loans & Discounts	6,600	6,827
Cash & Due from Banks	625	773
Investment Securities	10,804	9,565
TOTAL ASSETS	18,503	17,701

PETERSBURG, THE GRANT COUNTY BANK

President, George B. Moomau — Cashier, Shirley Yokum

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	500	500
Surplus	1,000	1,000
Undivided Profits	4,506	5,202
Deposits	47,831	56,395
Loans & Discounts	29,335	33,111
Cash & Due from Banks	2,486	2,660
Investment Securities	20,681	26,601
TOTAL ASSETS	54,470	63,830

PETERSBURG, POTOMAC VALLEY BANK

President, Leland Ours — Cashier, John E. McDonald

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	275	275
Surplus	1,000	1,000
Undivided Profits	2,802	3,203
Deposits	41,101	47,661
Loans & Discounts	17,772	17,485
Cash & Due from Banks	2,378	5,563
Investment Securities	24,401	28,414
TOTAL ASSETS	45,757	52,611

PHILIPPI, BARBOUR COUNTY BANK

President, William O. Lantz — Cashier, W. J. Wright

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	320	320
Surplus	1,000	1,000
Undivided Profits	2,025	2,607
Deposits	30,842	33,302
Loans & Discounts	14,767	14,008
Cash & Due from Banks	1,163	1,449
Investment Securities	16,869	20,682
TOTAL ASSETS	34,394	37,449

PINEVILLE, FIRST COMMUNITY BANK - CASTLE ROCK

President, Harold Wright — Cashier, James G. Brooks

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,000	Merged
Surplus	1,000	with
Undivided Profits	3,840	First Community
Deposits	48,412	Bank, Inc.
Loans & Discounts	43,139	Princeton
Cash & Due from Banks	3,876	7/1/86
Investment Securities	4,124	
TOTAL ASSETS	55,708	

POINT PLEASANT, THE PEOPLES BANK OF POINT PLEASANT

President, Vitus Hartley, Jr. Cashier, Jeanne M. [illegible]rney

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,234	1,250
Surplus	1,701	1,750
Undivided Profits	2,701	3,652
Deposits	48,053	58,063
Loans & Discounts	25,260	29,035
Cash & Due from Banks	3,359	4,828
Investment Securities	22,947	28,360
TOTAL ASSETS	55,133	66,228

PRINCETON, FIRST COMMUNITY BANK, INC.

President, Owen R. Griffith, Jr. Cashier,

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	2,619	2,619
Surplus	3,729	8,776
Undivided Profits	2,808	4,263
Deposits	116,464	171,188
Loans & Discounts	80,939	137,437
Cash & Due from Banks	9,843	13,735
Investment Securities	25,701	32,233
TOTAL ASSETS	133,111	184,478

PRINCETON, MERCER COUNTY BANK

President, J. W. Thompson Cashier, J. Eugene Wiley

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	500	500
Surplus	716	716
Undivided Profits	5,687	5,858
Deposits	94,655	96,917
Loans & Discounts	37,861	44,766
Cash & Due from Banks	5,296	4,438
Investment Securities	46,569	52,288
TOTAL ASSETS	102,804	104,916

RAINELLE, FIRST STATE BANK & TRUST

President, Carlin K. Harmon — Cashier, Virginia Minter

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	240	240
Surplus	400	400
Undivided Profits	2,929	3,318
Deposits	22,984	25,492
Loans & Discounts	10,364	11,018
Cash & Due from Banks	853	1,817
Investment Securities	14,542	15,715
TOTAL ASSETS	26,831	29,739

RANSON, BLAKELEY BANK AND TRUST COMPANY

President, Jack R. Huyett — Cashier, Jack R. Huyett

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,162	2,323
Surplus	516	516
Undivided Profits	1,811	1,220
Deposits	40,606	47,513
Loans & Discounts	26,225	32,575
Cash & Due from Banks	2,334	3,278
Investment Securities	10,013	15,281
TOTAL ASSETS	44,594	52,215

RAVENSWOOD, JACKSON COUNTY BANK

President, Bruce E. Bingham — Cashier, Thomas M. Lookabaugh

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	640	640
Surplus	860	860
Undivided Profits	2,225	2,151
Deposits	30,718	34,176
Loans & Discounts	14,496	14,551
Cash & Due from Banks	1,668	4,998
Investment Securities	14,075	17,686
TOTAL ASSETS	34,763	38,106

RICHWOOD, PEOPLES BANK OF RICHWOOD, INC.

President, Gary D. Austin — Cashier, John A. Reed

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	181	181
Surplus	1,100	1,100
Undivided Profits	1,081	877
Deposits	27,118	26,992
Loans & Discounts	19,279	18,909
Cash & Due from Banks	2,011	1,659
Investment Securities	6,038	9,772
TOTAL ASSETS	30,023	31,812

RIPLEY, BANK OF RIPLEY

President, James J. Robinson — Cashier, Michael F. Hall

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	323	323
Surplus	1,000	1,000
Undivided Profits	1,330	1,539
Deposits	30,687	31,515
Loans & Discounts	15,720	16,340
Cash & Due from Banks	1,666	1,260
Investment Securities	13,711	15,450
TOTAL ASSETS	33,821	34,693

ROMNEY, THE BANK OF ROMNEY

President, M. C. Biggs — Cashier, Lawrence E. Foley

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	100	100
Surplus	1,500	1,500
Undivided Profits	1,506	1,957
Deposits	41,506	46,835
Loans & Discounts	25,697	27,120
Cash & Due from Banks	1,865	1,747
Investment Securities	11,973	20,542
TOTAL ASSETS	44,825	50,668

ST. ALBANS, THE BANK OF ST. ALBANS

President, J. D. Williams — Cashier, Charles R. Graham

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,336	1,336
Surplus	925	925
Undivided Profits	5,277	5,755
Deposits	107,157	109,189
Loans & Discounts	56,366	64,377
Cash & Due from Banks	4,210	3,378
Investment Securities	45,381	47,136
TOTAL ASSETS	115,380	117,851

ST. MARYS, PLEASANTS COUNTY BANK

President, Leo A. Tullius — Cashier, Marlene Medley

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	500	500
Surplus	800	800
Undivided Profits	1,167	1,376
Deposits	29,750	30,637
Loans & Discounts	11,782	12,634
Cash & Due from Banks	1,228	1,402
Investment Securities	16,178	18,996
TOTAL ASSETS	32,569	33,783

SHEPHERDSTOWN, JEFFERSON SECURITY BANK

President, W. E. Knode, Jr. — Cashier, Denver L. Hipp

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	600	600
Surplus	1,500	1,500
Undivided Profits	1,512	1,956
Deposits	37,240	47,258
Loans & Discounts	22,071	30,813
Cash & Due from Banks	4,446	6,083
Investment Securities	10,288	12,872
TOTAL ASSETS	41,317	51,898

SHINNSTON, FIRST BANK, SHINNSTON

President, Lanny D. Doerr — Cashier, Mary K. Romeo

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	400	400
Surplus	1,500	1,500
Undivided Profits	3,247	3,712
Deposits	72,389	73,147
Loans & Discounts	43,708	43,116
Cash & Due from Banks	5,299	6,522
Investment Securities	27,975	26,021
TOTAL ASSETS	80,535	80,078

SISSONVILLE, BANK OF SISSONVILLE

President, James P. Bazzle — Cashier, David B. Kelley

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	250	250
Surplus	250	250
Undivided Profits	1,731	2,025
Deposits	20,066	22,559
Loans & Discounts	13,330	14,875
Cash & Due from Banks	910	1,170
Investment Securities	6,383	7,996
TOTAL ASSETS	22,687	25,445

SISTERSVILLE, FIRST-TYLER BANK & TRUST COMPANY

President, R. O. Hanlin — Cashier, Jean I. Kirkpatrick

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	200	200
Surplus	800	800
Undivided Profits	1,668	1,791
Deposits	12,178	12,950
Loans & Discounts	4,011	4,863
Cash & Due from Banks	526	471
Investment Securities	7,852	11,088
TOTAL ASSETS	15,803	16,739

SOUTH CHARLESTON, THE CHEMICAL BANK & TRUST COMPANY

President, C. David Robertson — Cashier, Katy Jarrett

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,525	1,525
Surplus	1,000	1,000
Undivided Profits	1,826	2,368
Deposits	49,697	52,049
Loans & Discounts	27,823	29,256
Cash & Due from Banks	4,278	3,232
Investment Securities	17,374	28,697
TOTAL ASSETS	59,876	63,148

SOUTH CHARLESTON, 2ND AVENUE BANK OF SOUTH CHARLESTON

President, Brenda H. Robertson — Cashier, Brenda H. Robertson

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	138	138
Surplus	481	481
Undivided Profits	246	263
Deposits	5,208	6,628
Loans & Discounts	3,464	3,518
Cash & Due from Banks	527	1,642
Investment Securities	1,305	1,940
TOTAL ASSETS	6,159	7,606

SPENCER, THE TRADERS BANK

President, Gary B. Martin — Cashier, David F. Boothe

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	900	900
Surplus	450	450
Undivided Profits	3,964	4,445
Deposits	55,425	56,403
Loans & Discounts	30,616	31,169
Cash & Due from Banks	2,009	2,742
Investment Securities	22,456	27,728
TOTAL ASSETS	62,846	63,883

SUMMERSVILLE, FARMERS & MERCHANTS BANK OF SUMMERSVILLE

President, Robert E. Kamm, Jr. — Cashier, Opal Bell

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	620	620
Surplus	1,600	1,600
Undivided Profits	3,177	4,079
Deposits	49,410	53,764
Loans & Discounts	31,425	34,050
Cash & Due from Banks	2,489	2,147
Investment Securities	25,762	30,848
TOTAL ASSETS	62,455	69,537

SUMMERSVILLE, NICHOLAS COUNTY BANK

President, Milton Woods, Jr. — Cashier, Kenneth Hess

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,100	1,100
Surplus	1,100	1,100
Undivided Profits	5,351	6,255
Deposits	57,906	70,545
Loans & Discounts	17,322	16,130
Cash & Due from Banks	2,448	3,188
Investment Securities	40,345	57,585
TOTAL ASSETS	66,002	79,358

TERRA ALTA, THE TERRA ALTA BANK

President, Paul H. Whittaker — Cashier, Kenneth Frankhouser

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	145	150
Surplus	281	300
Undivided Profits	549	623
Deposits	15,068	15,605
Loans & Discounts	4,908	897
Cash & Due from Banks	1,013	9,403
Investment Securities	7,863	5,959
TOTAL ASSETS	16,207	16,829

THOMAS, MINERS & MERCHANTS BANK

President, John DePollo — Cashier, Edward R. Kepner

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	135	135
Surplus	215	215
Undivided Profits	1,233	1,351
Deposits	17,740	18,194
Loans & Discounts	8,178	9,007
Cash & Due from Banks	4,314	4,501
Investment Securities	4,120	5,598
TOTAL ASSETS	19,411	19,952

UNION, THE BANK OF MONROE

President, Ralph Mann — Cashier, Herbert L. Sarver, Jr.

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	100	100
Surplus	300	300
Undivided Profits	2,640	3,014
Deposits	23,189	25,025
Loans & Discounts	8,779	7,836
Cash & Due from Banks	2,681	4,754
Investment Securities	12,438	15,454
TOTAL ASSETS	26,559	28,678

WALTON, THE POCA VALLEY BANK

President, John Kemmner — Cashier, Phillip B. Robertson

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	200	200
Surplus	600	600
Undivided Profits	1,462	1,665
Deposits	25,946	29,768
Loans & Discounts	17,909	22,464
Cash & Due from Banks	1,058	1,489
Investment Securities	6,276	6,914
TOTAL ASSETS	28,598	32,624

WAR, THE BANK OF WAR

President, Noah Dell'orso — Cashier, Haven R. Christian

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	50	50
Surplus	500	500
Undivided Profits	925	1,380
Deposits	23,308	23,736
Loans & Discounts	5,930	10,813
Cash & Due from Banks	1,506	2,152
Investment Securities	13,128	12,441
TOTAL ASSETS	25,575	26,279

WARDENSVILLE, CAPON VALLEY BANK

President, James E. Fry — Cashier, Alfred J. Ludwig

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	175	175
Surplus	679	678
Undivided Profits	1,235	1,387
Deposits	27,327	33,691
Loans & Discounts	22,485	26,027
Cash & Due from Banks	893	2,382
Investment Securities	4,739	7,371
TOTAL ASSETS	29,791	37,211

WAYNE, WAYNE COUNTY BANK

President, Michael A. Herrick — Cashier, Dwight D. Russell

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	342	342
Surplus	411	411
Undivided Profits	3,502	3,937
Deposits	49,062	55,336
Loans & Discounts	23,030	27,498
Cash & Due from Banks	1,955	2,962
Investment Securities	24,203	28,472
TOTAL ASSETS	53,978	60,794

WEIRTON, BANK OF WEIRTON

President, D. R. Billham — Cashier, R. F. Petrulovich

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,300	1,300
Surplus	5,000	6,000
Undivided Profits	17,620	18,511
Deposits	110,298	116,003
Loans & Discounts	33,107	28,735
Cash & Due from Banks	3,108	5,046
Investment Securities	72,627	105,434
TOTAL ASSETS	135,393	142,812

WEIRTON, CITIZENS BANK OF WEIRTON

President, Robert A. Gribben, Jr. — Cashier, Linda Caleffie

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	250	Merged
Surplus	1,000	with Wheeling
Undivided Profits	(857)	National Bank,
Deposits	17,387	Wheeling
Loans & Discounts	9,567	12/31/86
Cash & Due from Banks	798	
Investment Securities	4,311	
TOTAL ASSETS	17,884	

WELCH, AMERIBANK, WELCH

President, Roger F. Topping — Cashier,

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	240	240
Surplus	1,057	1,057
Undivided Profits	235	377
Deposits	14,656	17,880
Loans & Discounts	9,310	11,692
Cash & Due from Banks	1,451	1,044
Investment Securities	2,008	6,219
TOTAL ASSETS	16,330	19,737

WELLSBURG, WELLSBURG BANKING AND TRUST COMPANY

President, Laura G. Inman — Cashier, Charlotte Jackson

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	100	100
Surplus	800	800
Undivided Profits	738	840
Deposits	13,443	13,759
Loans & Discounts	6,221	6,645
Cash & Due from Banks	2,211	2,121
Investment Securities	6,475	6,664
TOTAL ASSETS	15,413	15,982

WESTON, THE CITIZENS BANK OF WESTON

President, Frank Cirigliano — Cashier, Martin J. Riley

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	350	100
Surplus	2,650	3,000
Undivided Profits	5,508	6,104
Deposits	61,257	63,330
Loans & Discounts	32,678	28,169
Cash & Due from Banks	6,403	11,485
Investment Securities	25,406	31,419
TOTAL ASSETS	71,952	74,190

WESTOVER, THE WESTOVER BANK

President, William E. Coleman — Cashier,

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	500	500
Surplus	749	749
Undivided Profits	1,627	1,840
Deposits	37,877	39,994
Loans & Discounts	28,164	28,760
Cash & Due from Banks	1,374	2,206
Investment Securities	8,393	11,185
TOTAL ASSETS	41,087	43,417

WEST UNION, WEST UNION BANK

President, R. L. Holland

Cashier, Dennis H. Powell

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	250	250
Surplus	300	300
Undivided Profits	2,213	2,588
Deposits	21,947	28,034
Loans & Discounts	9,651	11,532
Cash & Due from Banks	1,148	1,457
Investment Securities	11,427	17,346
TOTAL ASSETS	24,827	31,353

WHEELING, THE BANK OF WHEELING

President, Bruce E. Wilson

Cashier,

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	300	300
Surplus	843	844
Undivided Profits	992	887
Deposits	32,874	33,603
Loans & Discounts	24,000	20,747
Cash & Due from Banks	3,291	5,511
Investment Securities	6,987	9,108
TOTAL ASSETS	36,231	36,817

WHEELING, HALF DOLLAR TRUST AND SAVINGS BANK

President, Carlyle D. Farnsworth

Cashier, Pamela Hinton

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	1,398	1,398
Surplus	1,398	1,398
Undivided Profits	3,698	3,804
Deposits	64,801	65,464
Loans & Discounts	34,988	34,184
Cash & Due from Banks	7,292	5,577
Investment Securities	27,161	34,071
TOTAL ASSETS	75,532	75,432

WHEELING, WHEELING DOLLAR BANK

President, Thomas G. Dove — Cashier, Paul M. Limbert

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	3,910	3,910
Surplus	12,781	12,780
Undivided Profits	5,097	7,126
Deposits	198,336	193,928
Loans & Discounts	119,064	140,432
Cash & Due from Banks	11,889	9,258
Investment Securities	95,642	96,925
TOTAL ASSETS	250,228	255,979

WHITE SULPHUR SPRINGS, BANK OF WHITE SULPHUR SPRINGS

President, Christopher R. Walkup — Cashier, Donald W. Murray

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	525	525
Surplus	275	275
Undivided Profits	3,637	4,207
Deposits	42,169	51,195
Loans & Discounts	32,391	35,309
Cash & Due from Banks	2,700	3,436
Investment Securities	8,434	15,672
TOTAL ASSETS	47,369	56,836

WHITESVILLE, WHITESVILLE STATE BANK

President, Robert L. Milam — Cashier, Mary Trent

	MIL. THOUSANDS	
	12-31-85	12-31-86
Capital	50	50
Surplus	200	200
Undivided Profits	3,531	3,866
Deposits	25,360	26,173
Loans & Discounts	13,002	11,720
Cash & Due from Banks	1,678	2,258
Investment Securities	11,618	15,765
TOTAL ASSETS	29,592	30,849

STATE BANK FAILURES

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Auburn	Auburn Exchange Bank	Smith Hood	$ 170,357.83	$ 129,245.33	62.7	9-6-29	10-13-42
Benwood	Bank of Benwood	Hayes Picklesimer	287,331.67	103,875.43	11.96	6-10-25	5-14-32
Benwood	Union Bank of Benwood	John H. Hoffman	181,167.86	108,352.94	87.5	2-23-32	10-26-44
Berkeley	The Bank of Berkeley Springs	John H. Hoffman	509,234.40	416,688.03	93.7	8-5-33	1-4-44
Berkeley	The Morgan County Bank	John H. Hoffman	242,650.00	175,933.98	102.2	10-31-31	9-14-43
Beverly	Beverly Bank	John H. Hoffman	51,029.79	20,562.54	100	5-25-31	3-6-42
Blackville	The Dunkard Valley Bank	John H. Hoffman	243,535.62	179,718.16	53.5	8-28-31	2-14-44
Bluefield	Fidelity Bank and Trust	Chas. L. Williams	No Record	No Record	84.25	9-22-11	No Record
Bluefield	Union Bank & Trust Co.	J. A. Hern	No Record	No Record	97.12	6-16-17	No Record
Bruceton Mills	Bruceton Bank	John H. Hoffman	531,629.83	456,607.60	68	10-14-31	5-3-45
Buckhannon	Peoples Bank of West Virginia	Smith Hood	892,527.33	654,399.62	51.53	2-5-29	1-22-42
Burnsville	Peoples Bank of Burnsville	John I. Bender	116,653.40	34,450.00	91	8-4-19	6-29-34
Cairo	Bank of Cairo	Smith Hood	515,204.62	433,841.99	84.4	9-17-29	2-10-42
Camden on Gauley	Peoples Bank	John H. Hoffman	120,271.21	79,518.33	40	7-20-31	1-29-45
Cameron	Bank of Cameron	John H. Hoffman	701,254.58	530,175.57	115.3	10-20-31	3-1-46
Charleston	Capital City Bank	W. M. Adkins	1,094,239.84	None	*48	10-7-33	3-29-47
Charleston	Charleston Trust Co.	W. M. Adkins	1,618,535.95	1,005,907.80	73.39	5-27-33	3-3-47

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Charleston	Day & Night Bank	Central Trust Co.	954,542.82	747,501.74	100	7-5-19	No Record
Charleston	Peoples Exchange Bank	W. M. Adkins	642,128.82	278,856.00	85	8-16-33	3-14-47
Charleston	Security Bank & Trust Co.	John H. Hoffman	1,042,500.23	446,108.56	106.7	4-19-33	5-4-44
Charles Town	Farmers Bank & Trust Co.	Federal Deposit Insurance Corp.	1,262,325.27	1,172,488.24	**85.71	9-1-37	10-18-43
Circleville	Circleville Bank	John H. Hoffman	131,209.38	84,477.36	115	12-29-35	12-7-43
Clarksburg	Clarksburg Trust Co.	John H. Hoffman	2,161,558.09	2,582,674.90	82	6-7-29	5-26-45
Clarksburg	Farmers Bank of Clarksburg	Smith Hood	997,660.44	729,677.04	104.18	12-13-29	8-17-43
Clarksburg	West Virginia Bank	John H. Hoffman	898,400.67	None	*20	1-7-34	6-11-45
Davy	Bank of Davy	First National Bank of Welch	204,390.21	134,705.77	83.25	12-14-27	4-7-33
Elm Grove	State Bank & Trust Co.	John H. Hoffman	1,592,983.83	1,043,636.43	106	1-27-33	11-20-45
Fairmont	Citizens Dollar Savings Bank	John Henshaw	200,700.98	161,752.65	27.75	3-7-15	10-25-44
Fairmont	Monongahela Bank	Smith Hood	732,510.03	477,144.17	53.63	2-21-29	2-10-43
Fairview	Farmers & Merchants Bank	John H. Hoffman	504,109.30	365,800.90	65	8-30-33	6-13-45
Farmington	Bank of Farmington	John H. Hoffman	402,630.30	337,381.21	83.8	10-8-31	11-30-45
Fayetteville	Bank of Fayette	John H. Hoffman	234,099.83	160,098.72	53.8	1-26-31	2-14-44
Flemington	Bank of Flemington	John H. Hoffman	190,351.04	122,311.23	47.5	9-26-31	2-10-44
Franklin	Farmers Bank of Pendleton	John H. Hoffman	633,350.69	457,623.04	84.1	12-20-31	12-7-43
Franklin	The Franklin Bank	John H. Hoffman	351,868.51	230,006.72	98.9	12-19-31	12-7-43
Gauley Bridge	Bank of Gauley Bridge	John H. Hoffman	201,349.62	110,323.61	111.5	7-13-33	2-14-44
Gilbert	Bank of Gilbert	C. B. Early	159,269.25	96,210.40	98.5	4-3-26	1-22-40
Grafton	Grafton Bank	Hugh R. Warder	No Record	No Record	78	1915	No Record
Grafton	Merchants & Mechanics Savings Bank	John H. Hoffman	614,726.75	459,784.69	49.8	10-23-29	10-3-44

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspen-ion	Date Receiver Discharged
Grafton	Grafton Bank & Trust Co.	John H. Hoffman	858,706.41	706,017.94	95	10-10-31	10-3-44
Grafton	The Taylor County Bank	John H. Hoffman	479,521.60	364,316.84	58.75	8-18-33	10-3-44
Grantsville	Peoples Bank of Grantsville	A. G. Mathews	155,086.69	89,487.09	70	7-9-24	8-22-41
Hamlin	Farmers & Merchants Bank	John H. Hoffman	220,689.39	113,581.86	86.25	12-16-32	9-5-44
Harpers Ferry	Bank of Harpers Ferry	John H. Hoffman	174,277.61	111,900.04	85.3	6-20-33	5-10-43
Harrisville	Peoples Bank	Commercial Banking & Trust Co., Parkersburg	997,741.08	788,069.91	34	1-21-28	4-27-46
Harrisville	Ritchie County Bank	Lester Snodgrass	No Record	No Record	100	10-17-11	No Record
Huntington	Cabell County Bank	O. F. Payne	293,539.43	222,134.05	11.5	1-10-31	2-1-44
Huntington	Coal Exchange Bank	F. O. Lamb	646,872.51	331,987.76	48.85	10-26-28	12-30-41
Huntington	Huntington Bank & Trust Co.	W. M. Adkins	2,825,583.93	1,498,885.81	39.6	4-8-33	6-29-46
Huntington	Metro Bank	Federal Deposit Insurance Corp.	24,558,977.25	21,235,337.10	100	9-12-80	
Huntington	Union Bank & Trust Co.	W. M. Adkins	2,764,896.42	1,686,549.15	45.25	1-28-31	7-27-46
Jacksonburg	Bank of Jacksonburg	Smith Hood	101,690.52	48,308.25	101	6-22-29	9-23-38
Jane Lew	Union Bank of Jane Lew	Smith Hood	405,795.85	209,872.85	100	10-13-31	6-27-38
Kermit	Kermit State Bank	Federal Deposit Insurance Corp.	117,182.35	66,880.52	100	11-1-38	5-23-42
Keyser	Peoples Bank of Keyser	John H. Hoffman	671,170.25	537,225.85	90	4-27-22	1-19-43
Kingwood	Bank of Kingwood	John H. Hoffman	535,205.51	369,236.32	96	7-1-31	7-29-46
Lewisburg	Bank of Greenbrier	E. L. Morton	408,413.03	298,406.49	64	12-2-30	11-25-41
Littleton	The Exchange Bank	B. A. Pyles	No Record	No Record	79.2	7-10-13	No Record

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspen-ion	Date Receiver Discharged
Logan	Guyan Valley Bank	John H. Hoffman	893,972.66	None	*65.29	9-13-32	5-29-43
Lumberport	Lumberport Bank	John H. Hoffman	287,836.91	153,148.46	00	8-28-29	12-2-44
Man	Merchants & Miners Bank	John H. Hoffman	110,806.37	72,649.66	73.5	8-23-33	2-14-44
Middlebourne	United Bank of Middlebourne	John H. Hoffman	580,200.11	461,721.68	93.8	9-22-33	7-17-45
Morgantown	Bank of Monongahela Valley	John H. Hoffman	4,535,468.43	3,372,579.56	70	12-31-30	3-14-46
Morgantown	Commercial Bank of Morgantown	O. H. Gall	981,055.45	851,227.14	100	12-1-29	7-17-41
Morgantown	Federal Savings & Trust Co.	John H. Hoffman	699,205.40	No Record	00	3-12-31	10-4-45
Morgantown	Union Bank & Trust Co.	John H. Hoffman	865,834.46	No Record	00	3-12-31	10-4-45
Moundsville	Mound City Bank	John H. Hoffman	718,198.10	484,448.90	74.8	4-3-33	10-9-45
Mullens	Bank of Mullens	Central Trust Co., Charleston	744,564.17	592,255.22	18.42	4-20-27	1-15-45
Parkersburg	Central Bank & Trust Co.	F. O. Lamb	880,675.08	656,639.06	100	11-3-31	5-26-37
Parsons	Tucker County Bank	FDIC	16,081,000.00	15,517,000.00	100	2-3-84	
Pax	Bank of Pax	John H. Hoffman	160,025.59	112,139.52	41	9-4-31	2-14-44
Pennsboro	First Citizens Bank	John H. Hoffman	884,701.59	732,087.95	60	6-6-33	6-25-45
Philippi	Peoples Bank of Philippi	John H. Hoffman	413,484.24	310,232.02	73.8	11-20-29	2-26-45
Pine Grove	Bank of Pine Grove	M. M. McIntire	145,120.60	125,285.31	75	7-11-25	12-3-38
Pineville	Wyoming County Bank	Central Trust Co.	227,416.59	166,956.57	44.11	11-20-28	1-15-45
Pt. Pleasant	Pt. Pleasant Trust Co.	Robert L. Hogg	640,981.51	207,993.27	00	8-21-28	No Record
Pullman	Pullman State Bank	Smith Hood	183,108.08	125,731.19	70	9-5-29	10-11-38
Ravenswood	Bank of Ravenswood	J. T. Sayre	90,190.39	38,757.30	100	6-4-15	No Record
Richwood	Citizens Bank of Richwood	John H. Hoffman	391,877.75	285,544.00	7.9	8-22-31	11-27-44

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Richwood	Richwood Banking & Trust Co.	John H. Hoffman	526,514.45	422,967.03	102.85	10-1-31	3-19-46
Ridgeley	Peoples Bank of Ridgeley	John H. Hoffman	183,832.11	112,130.82	30.41	6-4-31	11-6-43
Rupert	Bank of Rupert	E. L. Morrison	141,433.19	77,105.29	43	1-23-32	12-12-39
Shinnston	Farmers Bank of Shinnston	John H. Hoffman	756,186.92	612,576.53	85.65	10-14-31	5-26-45
Smithfield	Bank of Smithfield	C. B. Highland	No Record	No Record	100	5-20-08	No Record
So. Charleston	Day & Night Bank	Kanawha Banking & Trust Co., Charleston	28,669.41	6,056.04	100	7-21-19	2-8-30
So. Charleston	First National Bank	FDIC	28,629,000.00	27,711,100.00	100	11-5-82	
Spencer	Bank of Spencer	Thomas P. Ryan	No Record	No Record	100	3-2-12	No Record
Sutton	Bank of Sutton	John H. Hoffman	321,715.43	259,845.11	69.5	9-1-31	12-10-43
Tunnelton	Tunnelton Bank	Smith Hood	602,272.53	397,062.98	00	7-23-29	6-13-40
Wallace	Wallace Bank	John H. Hoffman	246,586.15	156,853.18	75	9-14-24	2-26-43
Wayne	Peoples State Bank of Wayne	O. F. Payne	171,519.28	122,416.51	35	11-29-30	3-15-44
Webster Springs	Webster County Bank	John B. Skidmore	No Record	No Record	100	8-1-07	No Record
Weston	The Bank of Weston	Smith Hood	696,676.16	580,857.88	48.65	9-26-31	11-6-42
West Union	The Doddridge County Bank	John H. Hoffman	783,752.00	595,084.23	9	7-18-33	8-26-46
Wheeling	Central Union Trust Co.	O. H. Gall	1,923,220.30	1,133,670.82	90	10-8-31	No Record
Whitesville	Bank of Whitesville	John H. Hoffman	155,919.91	93,299.54	25	1-28-33	4-12-43
Williamsburg	Bank of Williamsburg	E. L. Morrison	202,910.14	152,561.01	87	12-31-31	12-3-42
Williamson	Day & Night Bank	Hayes Picklesimer	583,564.25	266,795.12	58.6	3-8-25	1-30-35
Williamson	Williamson State Bank	John H. Hoffman	228,306.54	177,940.30	23.7	9-30-32	1-12-44
Winfield	Bank of Winfield	John H. Hoffman	332,191.45	246,299.32	2.3	9-13-29	11-10-43

***Returned to stockholders paying double liability, depositors having been paid in full.**
****Federal Deposit Insurance Corporation paid all deposits up to $5,000.00 Bank liquidated 85.71% of total deposits.**

INFORMATION CONCERNING
STATE CHARTERED INDUSTRIAL LOAN COMPANIES

CLOSED BRANCHES

Public Industrial Loan Company of South Charleston Closed branch offices in Charleston and Clarksburg, West Virginia April 25, 1986. The accounts for the Charleston and Clarksburg branches were transferred to the existing branches in these locations.

HFC Thrift of WV., Inc., Clarksburg branch closed October 31, 1986.
HFC Thrift of WV., Inc., Fairmont branch closed March 14, 1986.

The CIT offices located in Beckley, Charleston, Clarksburg and Logan were purchased by Manufacturers Hanover Financial Services, Inc., during 1986 and changed name to Manufacturers Hanover Mortgage Services, Inc., effective January 1, 1987.

Finance One Mortgage of WV., Inc., offices located in Parkersburg, Westover, Martinsburg and Ronceverte changed names to Manufacturers Hanover Mortgage Services, Inc., effective January 1, 1987.

COMPARATIVE ABSTRACT
Showing Condition of Industrial Loan Offices in the STATE OF WEST VIRGINIA
As of the Close of Business on the Dates Indicated
As Compiled by the West Virginia Department of Banking

($.00 omitted)

	12-31-86	% of Total	12-31-85	Change + or - 1985-1984
Number of offices	80		82	2 -
ASSETS				
Cash on hand	$ 130,320	.07	$ 66,753	$ 63,567 +
Due from Banks	2,187,258	1.15	1,507,699	679,559 +
Investments	2,156	--	55,056	52,900 -
Net loans	184,453,482	96.74	167,466,313	16,987,169 +
Fixed assets	151,159	.08	133,687	17,472 +
Other assets	3,744,498	1.96	3,306,687	437,811 +
TOTAL ASSETS	$190,668,873	100.00	172,536,195	$ 18,132,678 +
LIABILITIES AND CAPITAL				
Evidences of Indebtedness	$ 5,855,251	3.07	$ 6,540,901	$ 685,650 -
Borrowings or rediscounts	102,216,548	53.61	52,985,654	49,230,894 +
Other Liabilities	44,980,678	23.59	76,362,223	31,381,545 -
Total Capital Accounts	37,616,396	19.73	36,647,417	968,979 +
TOTAL LIABILITIES & CAPITAL	$190,668,873	100.00	$172,536,195	$ 18,132,678 +

CONSOLIDATED REPORT OF EARNINGS AND EXPENSES FOR CALENDAR YEARS OF THE ACTIVE INDUSTRIAL LOAN COMPANIES

(.00 omitted)

	12-31-85	12-31-86
Number of Offices	82	80
INCOME		
Charges Collected and/or Earned	$ 30,352,134	$ 33,979,238
Insurance Commissions	620,579	1,049,777
Other Income	1,385,519	77,911
TOTAL OPERATING INCOME	$ 32,358,232	$ 35,106,926
EXPENSES		
Advertising	$ 356,795	$ 465,626
Auditing	31,305	39,017
Bad Debts		
Charge-offs	1,987,987	3,490,529
Deduct: Collections on Accounts Previously Charged Off	(287,156)	(351,711)
Additions to Reserve for Bad Debts	1,170,200	1,751,298
Depreciation and Amortization	143,404	166,298
Insurance and Fidelity Bonds	95,304	142,226
Legal Fees and Disbursements	36,892	36,971
Postage, Printing, Stationery & Supplies	315,434	346,534
Rent, Janitorial Services and Utilities	463,547	491,700
Salaries of Officers, Owners and Partners	406,302	213,350
Salaries of all other Employees	3,443,475	3,714,366
Taxes-Other Than on Income	597,946	695,965
License Fees	157,492	233,148
Telephone and Telegraph	413,509	393,943
Travel, Auto Expense & Allowance	223,678	158,462
Supervision and Administration (when not allocated to other items)	2,418,926	2,345,744
Other Expenses	3,248,555	3,320,589
Interest Paid on Borrowed Funds	8,412,634	12,918,012
Interest Paid on Evidence of Indebtedness	4,533,289	1,676,406
Total Expenses Before Income Taxes	$ 28,169,518	$ 32,248,473
Income Before Income Taxes	4,188,714	2,858,453
Income Taxes		
State	189,074	128,934
Federal	1,695,918	854,198
TOTAL EXPENSES	$ 30,054,510	$ 33,231,605
NET INCOME	$ 2,303,722	$ 1,875,321

ASHLAND INDUSTRIAL LOAN COMPANY

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	1	1
ASSETS		
Due from Banks	$ 267,125	$ 331,058
Net Loans	452,436	384,356
Fixed Assets	3,530	2,503
TOTAL ASSETS	$ 723,091	$ 717,917
LIABILITIES AND CAPITAL		
Other Liabilities	$ 1,074	$ 1,041
Total Capital	722,017	716,876
TOTAL LIABILITIES AND CAPITAL	$ 723,091	$ 717,917

ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC.

Principal Office - Parkersburg

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	6	6
ASSETS		
Cash on hand	$ 35,397	$ 76,298
Net Loans	29,244,568	30,897,142
Other Assets	3,803	4,210
TOTAL ASSETS	$ 29,283,768	$ 30,977,650
LIABILITIES AND CAPITAL		
Other Liabilities	$ 24,611,627	$ 26,197,654
Total Capital	4,672,141	4,779,996
TOTAL LIABILITIES AND CAPITAL	$ 29,283,768	$ 30,977,650

AVCO FINANCIAL SERVICES OF WEST VIRGINIA, INC.

Principal Office - Charleston

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	4	4
ASSETS		
Due from Banks	$ 13,000	$ 12,440
Net Loans	6,629,013	7,085,185
Fixed assets	-0-	1,628
Other assets	263,565	249,155
TOTAL ASSETS	$ 6,905,578	$ 7,348,408
LIABILITIES AND CAPITAL		
Borrowings or rediscount	$ 6,511,911	$ 7,042,698
Other Liabilities	$ 18,386	$ 33,531
Total Capital	375,281	272,179
TOTAL LIABILITIES AND CAPITAL	$ 6,905,578	$ 7,348,408

BARCLAY AMERICAN/FINANCIAL OF WEST VIRGINIA, INC.

Principal Office - Bluefield

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	2	2
ASSETS		
Cash on hand	$ (2,391)	$ -0-
Net Loans	10,164,880	13,897,468
Fixed Assets	65,682	58,650
Other Assets	19,663	17,488
TOTAL ASSETS	$ 10,247,834	$ 13,973,606
LIABILITIES AND CAPITAL		
Other Liabilities	$ 9,252,606	$ 12,729,893
Total Capital	995,228	1,243,713
TOTAL LIABILITIES AND CAPITAL	$ 10,247,834	$ 13,973,606

BECKLEY LOAN & INDUSTRIAL CORPORATION, BECKLEY

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	1	1
ASSETS		
Cash on hand	$ 5,072	$ 5,117
Net Loans	827,151	1,010,800
Fixed Assets	12,652	15,580
Other Assets	-0-	13,600
TOTAL ASSETS	$ 844,875	$ 1,045,097
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 732,041	$ 822,775
Other liabilities	6,571	6,240
Total Capital	106,263	216,082
TOTAL LIABILITIES AND CAPITAL	$ 844,875	$ 1,045,097

BENEFICIAL WEST VIRGINIA, INC.

Principal Office - St. Albans

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	10	9
ASSETS		
Net loans	$ 20,050,964	$ 22,646,110
Other Assets	319,529	299,322
TOTAL ASSETS	$ 20,370,493	$ 22,945,432
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 16,850,187	$ 20,385,041
Other Liabilities	$ 81,237	$ 98,624
Total Capital	3,439,069	2,461,767
TOTAL LIABILITIES AND CAPITAL	$ 20,370,493	$ 22,945,432

C.I.T. FINANCIAL SERVICES, INC. OF WV

Principal Office - Charleston

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	4	4
ASSETS		
Cash on hand	$ 7,723	$ 350
Due from banks	3,925	8,932
Net Loans	11,215,176	10,237,283
Other Assets	124,487	243,650
TOTAL ASSETS	$ 11,351,311	$ 10,490,509
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ -0-	$ 3,587,090
Other Liabilities	4,613,216	83,310
Total Capital	6,738,095	6,820,109
TOTAL LIABILITIES AND CAPITAL	$ 11,351,311	$ 10,490,509

CITY INDUSTRIAL SAVINGS & LOAN #2, SPRAGUE

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	1	1
ASSETS		
Cash on hand	$ 200	$ 66
Due from banks	228	73,589
Net Loans	644,840	705,911
Fixed Assets	3,930	34,358
Other Assets	13,715	33,859
TOTAL ASSETS	$ 662,913	$ 847,783
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 480,010	$ 685,859
Other Liabilities	$ 4,481	$ 3,073
Total Capital	178,422	158,851
TOTAL LIABILITIES AND CAPITAL	$ 662,913	$ 847,783

COMMERCIAL CREDIT CORPORATION

Principal Office - St. Albans

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	10	10
ASSETS		
Cash on hand	$ 2,299	$ 16,299
Due from Banks	$ 721,810	$ 623,677
Net Loans	43,241,989	44,141,626
Other Assets	1,686,265	2,266,725
TOTAL ASSETS	$ 45,652,363	$ 47,048,327
LIABILITIES AND CAPITAL		
Evidences of indebtedness	$ 766,567	$ 252,997
Borrowing or rediscounts	$ -0-	$ 33,891,558
Other Liabilities	$ 32,513,525	$ 634,883
Total Capital	12,372,271	12,268,889
TOTAL LIABILITIES AND CAPITAL	$ 45,652,363	$ 47,048,327

COMMUNITY SAVINGS & LOAN, INC., MORGANTOWN

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	1	1
ASSETS		
Cash on hand	$ 5,905	$ -0-
Due from banks	54,397	61,127
Net Loans	9,143	6,792
TOTAL ASSETS	$ 69,445	$ 67,919
LIABILITIES AND CAPITAL		
Total capital	$ 69,445	$ 67,919
TOTAL LIABILITIES AND CAPITAL	$ 69,445	$ 67,919

FAMILY SAVINGS & LOAN, INC., HUNTINGTON

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	1	1
ASSETS		
Cash on hand	$ 200	$ 200
Due from banks	436	411
Net Loans	1,253,224	2,124,786
Fixed Assets	11,048	7,991
Other Assets	496,009	40,719
TOTAL ASSETS	$ 1,760,917	$ 2,174,107
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ -0-	$ (48,399)
Other Liabilities	64,169	579,111
Total Capital	1,696,748	1,643,395
TOTAL LIABILITIES AND CAPITAL	$ 1,760,917	$ 2,174,107

FINANCE ONE MORTGAGE OF WEST VIRGINIA, INC.

Principal Office - Parkersburg

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	4	4
ASSETS		
Net loans	$ 4,766,570	$ 5,291,679
Other Assets	-0-	64,572
TOTAL ASSETS	$ 4,766,570	$ 5,356,251
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 4,640,869	$ 5,112,070
Other Liabilities	$ 135,306	$ 159,738
Total Capital	(9,605)	84,443
TOTAL LIABILITIES AND CAPITAL	$ 4,766,570	$ 5,356,251

HFC THRIFT OF WEST VIRGINIA, INC.

Principal Office - Charleston

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	5	5
ASSETS		
Net loans	$ 7,111,741	$ 7,140,682
Other Assets	12,407	31,639
TOTAL ASSETS	$ 7,124,148	$ 7,172,321
LIABILITIES AND CAPITAL		
Other Liabilities	$ 4,531,946	$ 3,955,502
Total Capital	2,592,202	3,216,819
TOTAL LIABILITIES AND CAPITAL	$ 7,124,148	$ 7,172,321

LANDMARK FINANCIAL SERVICES OF WEST VIRGINIA, INC.

Principal Office - Martinsburg

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	3	3
ASSETS		
Cash on hand	$ 1,350	$ 1,350
Due from Banks	$ 20,151	$ 1,854
Net Loans	1,921,661	2,034,021
Fixed Assets	27,864	21,082
Other Assets	60,920	59,326
TOTAL ASSETS	$ 2,031,946	$ 2,117,633
LIABILITIES AND CAPITAL		
Borrowings or rediscount	$ 1,333,081	$ 1,282,715
Other Liabilities	$ 90,041	$ 87,966
Total Capital	608,824	746,952
TOTAL LIABILITIES AND CAPITAL	$ 2,031,946	$ 2,117,633

LEWIS COUNTY SAVINGS AND LOAN COMPANY, WESTON

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	1	1
ASSETS		
Cash on hand	$ 8,717	$ 21,951
Due from Banks	$ 379,425	$ 959,266
Total investments	55,056	2,156
Net Loans	4,631,293	4,585,600
Fixed Assets	6,977	8,135
Other Assets	22,858	230,223
TOTAL ASSETS	$ 5,104,326	$ 5,807,331
LIABILITIES AND CAPITAL		
Evidences of indebtedness	$ 4,712,161	$ 5,483,463
Other Liabilities	$ 11,761	$ 85,471
Total Capital	380,404	238,397
TOTAL LIABILITIES AND CAPITAL	$ 5,104,326	$ 5,807,331

MARSHALL COUNTY THRIFT AND LOAN, MOUNDSVILLE

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	1	1
ASSETS		
Cash on hand	$ 1,914	$ 4,117
Due from Banks	$ 26,543	$ 48,266
Net Loans	541,757	313,269
Fixed Assets	2,005	938
Other Assets	95,267	618
TOTAL ASSETS	$ 667,486	$ 367,208
LIABILITIES AND CAPITAL		
Evidences of indebtedness	$ 330,132	$ 118,791
Borrowings or rediscounts	83,000	92,000
Other liabilities	89,114	18,115
Total Capital	165,240	138,302
TOTAL LIABILITIES AND CAPITAL	$ 667,486	$ 367,208

NORWEST FINANCIAL INDUSTRIAL WEST VIRGINIA, INC.

Principal Office - Morgantown

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	8	8
ASSETS		
Cash on hand	$ 367	$ 4,572
Net Loans	7,471,199	8,694,173
Other Assets	1,577	705
TOTAL ASSETS	$ 7,473,143	$ 8,699,450
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 7,229,004	$ 8,252,780
Other Liabilities	-0-	99
Total Capital	244,139	446,571
TOTAL LIABILITIES AND CAPITAL	$ 7,473,143	$ 8,699,450

PEOPLES LOAN FINANCIAL SERVICES, INC., BLUEFIELD

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	1	1
ASSETS		
Due from Banks	$ 20,658	$ 66,639
Net Loans	617,883	750,934
Other Assets	10,260	6,541
TOTAL ASSETS	$ 648,801	$ 824,114
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 470,500	$ 610,500
Other liabilities	1,000	2,842
Total Capital	177,301	210,772
TOTAL LIABILITIES AND CAPITAL	$ 648,801	$ 824,114

PUBLIC INDUSTRIAL LOAN COMPANY OF SOUTH CHARLESTON

Principal Office - South Charleston

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	11	9
ASSETS		
Net loans	$ 5,630,799	$ 9,336,918
Other Assets	30,322	22,559
TOTAL ASSETS	$ 5,661,121	$ 9,359,477
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 4,717,493	$ 8,504,340
Other liabilities	336,164	303,585
Total Capital	607,464	551,552
TOTAL LIABILITIES AND CAPITAL	$ 5,661,121	$ 9,359,477

SECURITY PACIFIC FINANCE CORPORATION

Principal Office - Charleston

($.00 omitted)

	12-31-85	12-31-86
Number of Offices	8	8
ASSETS		
Net Loans	$ 11,040,025	$ 13,168,745
Other Assets	146,041	159,588
TOTAL ASSETS	$ 11,186,066	$ 13,328,333
LIABILITIES AND CAPITAL		
Borrowings or rediscounts	$ 10,669,599	$ 11,995,521
Total Capital	516,467	1,332,812
TOTAL LIABILITIES AND CAPITAL	$ 11,186,066	$ 13,328,333

STATE CHARTERED BUILDING AND LOAN ASSOCIATION

REPORT OF CONDITION OF
CITIZENS SAVINGS AND LOAN COMPANY, MOUNDSVILLE, WEST VIRGINIA

President, Clinton Rogerson

Secretary, Evan M. Rogerson

($.00 omitted)

	12-31-85	12-31-86
ASSETS		
Net Loans Outstanding	$ 1,142,784	$ 939,964
Total Investments	925,622	1,224,205
Cash in Office	7,509	7,968
Due from banks (demand deposits)	97,690	120,598
Other Assets	3	3
TOTAL ASSETS	$ 2,173,608	$ 2,292,738
LIABILITIES		
Total Share Accounts	$ 1,158,103	1,235,532
Undivided Profits	774,005	817,206
Contingent fund	205,000	205,000
Reserve for Interest, Taxes, etc.	35,000	35,000
Other liabilities	1,500	-0-
TOTAL LIABILITIES	$ 2,173,608	$ 2,292,738

BUILDING AND LOAN ASSOCIATION DISSOLVED SINCE 1901

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Beckley	Beckley Building & Loan Association	6-3-46	Voluntary	Above par
Beckley	Co-Operative Building & Loan Association	10-25-55	Voluntary	Above par
Benwood	Benwood Building & Loan Association	July, 1922	Voluntary	Above par
Bluefield	Bluefield Building & Loan Association	1-27-14	Voluntary	No record
Bluefield	Bluefield Building & Loan Association	2-1-35	Converted into Federal	Par
Bluefield	Mutual Home Savings Company	6-22-20	Voluntary	No record
Bluefield	Mutual Home Savings and Loan Company	5-18-17	Through Bluefield Bank	No record
Buckhannon	Buckhannon Bldg. and Loan Association	12-30-47	Voluntary	Above par
Charles Town	Cabin Building Association	1916	No record	No record
Charles Town	Charles Town Building Association	1918	No record	No record
Charles Town	Charles Town & Ranson Bldg. & Loan Assn.	6-30-22	Voluntary	Near par
Charles Town	Charles Town & Summit Pt. Bldg. & Loan Assn.	2-5-40	Voluntary	No record
Charles Town	Dixie Building Loan Association	July, 1922	Court Decree	Near par
Charles Town	Fidelity Building Loan Association	1923	Court Decree	No record
Charles Town	Ideal Building & Loan Association	1923	Court Decree	No record
Charles Town	Jefferson Co. Provident Bldg. & Loan Assn.	8-8-11	Court Decree (Voluntary)	No record
Charles Town	Public Building & Loan Association	6-30-22	Court Decree	Above par
Charles Town	Savings Building & Loan Association	7-1-22	Court Decree	No record
Charleston	Capital Building & Loan Association	3-12-49	Voluntary	Above par
Charleston	Charleston Building & Loan Association	6-16-49	Voluntary	Above par
Charleston	Colonial Building & Loan Association	6-30-52	Voluntary	Par

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Charleston	Empire Savings & Loan Company	12-29-52	Voluntary	Above par
Charleston	Industrial Home & Finance Company	12-31-22	Voluntary	No record
Charleston	Imperial Building & Loan Association	7-27-37	Voluntary	Par
Charleston	Kanawha Savings & Loan Association	12-1-48	Voluntary	Near par
Charleston	Mountain State Building & Loan Assn.	1940	Court Decree (Voluntary)	No record
Charleston	Peoples Building & Loan Association	6-30-61	Voluntary	Above par
Charleston	Sun Building & Loan Association	5-9-34	Converted into Federal	Par
Charleston	Virginia Savings and Loan Association	8-6-34	Voluntary	Par
Charleston	West Virginia Rural Credit Association	1917	Adopted National System	No record
Chester	Hancock County Savings & Loan Assn.	11-3-34	Converted into Federal	Par
Clarksburg	Clarksburg Building & Loan Association	12-13-46	Voluntary	Above par
Clarksburg	Clarksburg Savings & Loan Association	2-19-23	Court Decree	No record
Clarksburg	Commercial Savings & Loan Company	No record	Court Decree	No record
Clarksburg	Eureka Building & Loan Company	9-4-06	No record	No record
Clarksburg	Harrison County Savings & Loan Association	2-1-22	Voluntary	No record
Clarksburg	Security Savings & Loan Company	9-17-17	Voluntary	No record
Cottageville	Cottageville Building & Loan Association	4-24-24	Voluntary	Par
Fairmont	East Side Building & Loan Association	11-20-44	Voluntary	Par
Fairmont	Empire Building & Loan Association	4-27-07	Voluntary	No record
Fairmont	Fairmont Savings Loan Society	10-12-10	Voluntary	No record
Fairmont	Mountaineer Building & Loan Assn.	1-3-40	Voluntary	Par
Fayetteville	Fayetteville Building & Loan Assn.	7-29-36	Converted into Federal	Par
Grafton	Grafton Buildings & Loan Association	4-27-20	Voluntary	No record
Harpers Ferry	Harpers Ferry & Bolivar Bldg. & Loan Assn.	11-7-10	Voluntary	No record
Huntington	Cabell Building & Loan Association	12-11-62	Converted into Federal	No record

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Huntington	Home Building Loan Association	1926	Voluntary	No record
Huntington	Huntington Building & Loan Assn.	4-20-21	Through Com. Sav. Loan Co.	No record
Huntington	Home Building & Savings Company	9-4-10	Voluntary	No record
Huntington	Industrial Building & Loan Company	10-9-09	Voluntary	No record
Huntington	New Jackson Building & Loan Association	8-1-34	Voluntary	No record
Huntington	New Jackson Building & Loan Association	7-1-34	Converted into Federal	No record
Huntington	Star Building & Loan Association	Nov. 1920	Voluntary	No record
Kenova	Kenova Building & Loan Association	5-16-24	Thru Jackson B & L ASSN.	Par
Kingwood	Kingwood Building & Loan Association	4-16-45	Voluntary	Par
Lewisburg	Blue Grass Building & Loan Association	9-25-36	Converted into Federal	Par
Logan	Citizens Savings & Loan Company	2-19-18	Thru Tstee E. L. Hogsett	Above par
Logan	Logan County Building & Loan Association	1-10-45	Voluntary	Par
Martinsburg	Acme Building & Loan Association	1922	Court Decree	No record
Martinsburg	Eureka Building & Loan Association	1916	Voluntary	No record
Martinsburg	Martinsburg Building & Loan Association	2-14-52	Voluntary	Par
Martinsburg	Martinsburg Home Building & Loan Assn.	2-17-09	Voluntary	No record
Martinsburg	Farmers & Laborers Building & Loan Assn.	7-11-22	Court Decree	No record
Montgomery	Montgomery Building & Savings Association	8-12-37	Voluntary	No record
Morgantown	Athens Building & Loan Association	1-17-44	Voluntary	Above par
Morgantown	Guardian Investment Company	5-4-43	Voluntary	No record
Morgantown	Fidelity Building & Loan Association	6-30-48	Voluntary	Above par
Morgantown	Franklin Building & Loan Association	5-27-37	Voluntary	No record
Morgantown	Peoples Building & Loan Association	12-27-07	Voluntary	No record
Morgantown	Sabraton Building & Loan Association	6-29-46	Voluntary	Par

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Morgantown	Morgantown State Savings & Invest. Assn.	6-30-49	Voluntary	Par
Morgantown	Westover Building & Loan Association	6-5-40	Voluntary	No record
Moundsville	American Building & Loan Association	2-9-37	Converted into Federal	No record
Mount Hope	Glen Jean Building & Loan Association	8-5-20	Voluntary	No record
Mount Hope	Mount Hope Building & Loan Association	6-5-46	Voluntary	Above par
New Martinsville	Doolin Building & Loan Association	6-23-36	Converted into Federal	No record
Oak Hill	New River Building & Loan Association	1926	Thru Fayetteville B & LA.	Par
Parkersburg	Citizens Building Association	9-21-38	Court Order	No record
Parkersburg	Exchange Building Association	6-24-41	Voluntary	Near par
Parkersburg	Traders Builders Association	10-15-45	Voluntary	Above par
Pt. Pleasant	Modern Building & Loan Assn.	10-24-28	Robert L. Hogg, Receiver	No record
Pt. Pleasant	Progressive Building & Loan Association	4-16-37	Receivership	Nothing
Ravenswood	Conservative Building & Loan Association	9-5-35	Converted into Federal	No record
Ripley	Ripley Building & Loan Association	10-29-35	Voluntary	No record
Shepherdstown	Potomac Permanent Building & Loan Assn.	3-22-49	Voluntary	Above par
Sistersville	Sistersville Building & Loan Association	8-29-34	Converted into Federal	No record
Spencer	Roane County Building & Loan Association	11-9-36	Voluntary	No record
Summersville	Summersville Building & Loan Association	3-8-52	Voluntary	Par
Wellsburg	Advance Building Association	6-25-47	Voluntary	Above par
Wellsburg	Brooke County Building & Loan Association	12-30-52	Voluntary	Near par
Wheeling	Consolidated Building & Loan Association	No record	No record	No record
Wheeling	Ohio Valley Savings & Loan Association	8-7-11	Court Decree	No record
Wheeling	United Building & Loan Association			Near par
Wheeling	Wheeling Savings & Loan Association	1-4-36	Receivership	Liquidated
Williamson	Atlas Building & Loan Association	6-30-31	Voluntary	No record

STATE CHARTERED CREDIT UNIONS

INFORMATION CONCERNING STATE CHARTERED CREDIT UNIONS

January 1, 1986 - December 31, 1986

MERGERS

Cabell County Employees Credit Union, Huntington merged into Huntington C & O Railway Employees Federal Credit Union, Huntington October 31, 1986.

C.H.I.E. Credit Union, Martinsburg merged into 167th T.F.R. Federal Credit Union January 30, 1986.

Extension Credit Union, Morgantown merged into WVU Employees Federal Credit Union August 22, 1986.

Demutin Employees Credit Union, Vienna merged into West Virginia League Central Credit Union, Parkersburg August 16, 1986

CONVERSIONS

Huntington C & O Railway Employees Credit Union, Huntington converted to a federal credit union February 12, 1986.

Fostoria Employees Credit Union, Moundsville surrendered Articles of Incorporation December 17, 1986 and final liquidation was completed April 30, 1987.

CONSOLIDATED REPORT OF CONDITION
OF ACTIVE STATE CHARTERED CREDIT UNIONS
PERIODS ENDING DECEMBER 31, 1985 AND DECEMBER 31, 1986

($.00 omitted)

	12-31-85	12-31-86
Number of Credit Unions	26	21
ASSETS		
Loans to members	$ 40,908,868	$ 25,927,581
All other loan accounts	818,620	378,858
Less allowance for loan losses	358,133	40,771
TOTAL LOANS	$ 41,369,355	$ 26,265,668
Cash	958,358	4,524,447
TOTAL INVESTMENTS	8,563,968	15,818,850
Fixed assets	2,040,513	518,798
All other assets	805,820	50,693
TOTAL ASSETS	$ 53,738,014	$ 47,178,456
LIABILITIES		
Promissory notes	$ -0-	$ 2,079
Other notes	193,222	-0-
Accounts payable	275,847	44,980
Interest on deposits payable	297,238	92,388
Dividends Payable	125,544	146,815
Deposits	-0-	555,453
All other liabilities	379,740	1,395
TOTAL LIABILITIES	$ 1,271,591	$ 843,110
EQUITY/SHARES		
Share certificates	$ 17,053,715	$ 16,428,742
Share drafts	1,670,488	1,670,393
IRA, Keogh Accounts	2,599,627	2,114,296
Other shares	28,333,364	23,316,533
TOTAL SHARES	$ 49,657,194	$ 43,529,964
Regular reserves	1,344,927	1,354,035
Other reserves	735,989	853,100
Undivided earnings	728,313	598,247
TOTAL EQUITY	$ 2,809,229	$ 2,805,382
TOTAL EQUITY/SAVINGS	$ 52,466,423	$ 46,335,346
TOTAL LIABILITIES/EQUITY/SAVINGS	$ 53,738,014	$ 47,178,456

CONSOLIDATED REPORT OF EARNINGS, EXPENSES AND DIVIDENDS PERIODS ENDING DECEMBER 31, 1985 AND DECEMBER 31, 1986 OF ACTIVE STATE CHARTERED CREDIT UNIONS

($.00 omitted)

	12-31-85	12-31-86
Number of Credit Unions	26	21
INCOME		
Interest on loans	$ 5,527,059	$ 3,574,580
Less interest refund	39,011	86,098
Income from investments	737,212	1,034,815
Other operating income	217,383	120,656
TOTAL GROSS INCOME	$ 6,442,643	$ 4,643,953
EXPENSES		
Employee compensation	$ 785,368	$ 573,600
Employee benefits	179,707	153,000
Travel and conference expense	30,641	19,127
Association dues	43,378	30,850
Office occupancy	141,905	71,462
Office operation expense	488,699	369,414
Educational and promotion	50,377	21,745
Loan servicing expense	69,550	18,894
Professional & outside services	157,772	99,037
Provision for loan losses	218,622	1,403
Member insurance	219,455	241,153
Operating fees	11,150	6,364
Cash over and short	774	(57)
Interest on borrowed money	409,351	7,443
Annual meeting expense	20,868	16,957
Miscellaneous operating expense	88,782	147,378
TOTAL OPERATING EXPENSE	$ 2,916,399	$ 1,777,770
INCOME FROM OPERATIONS	$ 3,526,244	$ 2,866,183
NON-OPERATING GAINS OR LOSSES		
Gain (Loss) on investments	$ 6,563	$ 1
Gain (Loss) on Disp of Assets	$ (4,353)	$ -0-
TOTAL INCOME (LOSS) BEFORE DIVIDENDS	$ 3,528,454	$ 2,866,184
Transfer to reg & stat reserves	$ 343,553	$ 255,954
Dividends	$ 1,907,171	$ 2,542,637
Interest on deposits	$ 1,276,923	$ 39,787
NET INCOME (LOSS)	$ 807	$ 27,806

NATIONAL CARBON EMPLOYEES CREDIT UNION, ANMOORE

President, Albert L. Loar — Secretary-Treasurer, Imogene Howell

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 1,350,356	$ 852,238
Cash	16,443	31,516
Total investments	166,529	489,292
Fixed assets	1,436	1,375
Other assets	32,490	(11,066)
TOTAL ASSETS	$ 1,567,254	$ 1,363,355

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ -0-	$ 2,920
Accounts payable	4,920	1,950
Total shares and deposits	1,421,304	1,200,945
Regular reserves (statutory)	87,820	107,990
Undivided earnings	53,054	49,550
Other liabilities	156	-0-
TOTAL LIABILITIES & EQUITY	$ 1,567,254	$ 1,363,355

CORHART EMPLOYEES CREDIT UNION, BUCKHANNON

President, Russell G. Butcher — Treasurer, Lois Marsh

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 22,123	$ 25,228
Cash	11,370	1,703
Total investments	52,082	62,109
Other assets	712	-0-
TOTAL ASSETS	$ 86,287	$ 89,040

LIABILITIES & EQUITY CAPITAL

Dividends payable	$ 1,472	$ 1,846
Total shares and deposits	$ 81,481	83,023
Regular reserve (statutory)	1,534	2,332
Undivided earnings	1,800	1,839
TOTAL LIABILITIES & EQUITY	$ 86,287	$ 89,040

CABOT EASTERN CREDIT UNION, CHARLESTON

President, Candance C. Minotti — Treasurer, Charlotte Mathews

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 150,833	$ 123,501
Cash	9,422	15,719
Total investments	24,374	44,982
Fixed assets	33	-0-
TOTAL ASSETS	$ 184,662	$ 184,202

LIABILITIES & EQUITY CAPITAL

Interest payable on deposits	$ 4,376	$ -0-
Dividends payable	-0-	$ 4,938
Total shares and deposits	157,859	156,052
Regular reserve (statutory)	9,758	11,366
Undivided earnings	12,669	11,846
TOTAL LIABILITIES & EQUITY	$ 184,662	$ 184,202

CHARLESTON POSTAL EMPLOYEES CREDIT UNION, CHARLESTON

President, Robert L. Price — Secretary-Treasurer, Joseph L. Deweese

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 727,616	$ 828,095
Cash	76,965	60,226
Total investments	165,162	256,705
Other assets	16,235	6,681
TOTAL ASSETS	$ 985,978	$ 1,151,707

LIABILITIES & EQUITY CAPITAL

Total shares and deposits	$ 899,785	$ 1,065,354
Regular reserve (statutory)	46,079	47,452
Undivided earnings	38,751	38,598
Other liabilities	1,363	303
TOTAL LIABILITIES & EQUITY	$ 985,978	$ 1,151,707

LOCAL NO. 317 I.A.F.F. CREDIT UNION, CHARLESTON

President, Kenneth Morgan — Treasurer, Roger Hunley

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 278,862	$ 419,445
Cash	26,968	19,872
Total investments	9,391	65,915
Fixed assets	1	278
Other assets	2,609	2,948
TOTAL ASSETS	$ 317,831	$ 508,458

LIABILITIES & EQUITY CAPITAL

Total shares and deposits	$ 255,129	$ 432,607
Regular reserve (statutory)	27,490	28,129
Other reserves	2,567	2,567
Undivided earnings	32,645	45,155
TOTAL LIABILITIES & EQUITY	$ 317,831	$ 508,458

WEST VIRGINIA PUBLIC EMPLOYEES CREDIT UNION, CHARLESTON

President, John Cook — Treasurer, Donald J. Simpson

Manager, Robert Mallory

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 2,734,577	$ 2,907,963
Cash	104,909	13,223
Total investments	120,833	2,360,062
Fixed assets	5,368	3,652
Other assets	46,730	517
TOTAL ASSETS	$ 3,012,417	$ 5,285,417

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ 168,935	$ 14,268
Interest payable on deposits	20,238	52,132
Dividends payable	14,202	15,688
Total shares and deposits	2,774,174	5,112,918
Regular reserve (statutory)	20,000	85,411
Undivided earnings	14,868	5,000
Other liabilities	140,711	-0-
TOTAL LIABILITIES & EQUITY	$ 3,012,417	$ 5,285,417

CLARKSBURG AREA POSTAL EMPLOYEES CREDIT UNION, CLARKSBURG

President, Melvin L. Osborne — Treasurer, Alex Xenakis

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 1,334,767	$ 1,332,157
Cash	9,815	6,796
Total investments	659,423	943,329
TOTAL ASSETS	$ 2,014,005	$ 2,282,282

LIABILITIES & EQUITY CAPITAL

Total shares and deposits	$ 1,877,241	$ 2,159,379
Other reserves	102,443	85,056
Undivided earnings	34,321	37,847
TOTAL LIABILITIES & EQUITY	$ 2,014,005	$ 2,282,282

UMW DIST. #31 CREDIT UNION, FAIRMONT

President, David B. Myers — Treasurer, Terry Osborne

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 492,977	$ 511,879
Cash	9,934	31,698
Total investments	74,241	68,881
Other assets	251	1
TOTAL ASSETS	$ 577,403	$ 612,459

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$3,918	$ 5,662
Dividends payable	-0-	6,406
Total shares and deposits	554,632	569,690
Regular reserve (statutory)	13,338	25,121
Undivided earnings	5,515	5,515
Other liabilities	-0-	65
TOTAL LIABILITIES & EQUITY	$ 577,403	$ 612,459

GARY CREDIT UNION, GARY

President, Frank C. Bacho — Secretary-Treasurer, Kenneth B. Franklin

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 49,649	$ 25,375
Cash	14,082	30,998
Total investments	-0-	401
Other assets	1,505	-0-
TOTAL ASSETS	$ 65,236	$ 56,774

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ 534	$ 5,745
Dividends payable	8,483	-0-
Total shares and deposits	40,126	29,785
Regular reserve (statutory)	5,331	9,059
Undivided earnings	10,762	11,666
Other liabilities	-0-	519
TOTAL LIABILITIES & EQUITY	$ 65,236	$ 56,774

W. VA. BAPTIST STATE CONVENTION CREDIT UNION, HILLTOP

President, Aaron Hairston — Treasurer, Thomas Evans

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ -0-	$ 871
Cash	1,639	101
Total investments	33,832	43,330
Fixed assets	92	80
Other assets	100	353
TOTAL ASSETS	$ 35,663	$ 44,735

LIABILITIES & EQUITY CAPITAL

Total shares and deposits	$ 35,265	$ 42,690
Regular reserve (statutory)	1,110	1,345
Undivided earnings	(712)	700
TOTAL LIABILITIES & EQUITY	$ 35,663	$ 44,735

CABELL COUNTY EMPLOYEES CREDIT UNION, HUNTINGTON

President, J. Boyce Taylor — Treasurer, D. S. Kittinger, Jr.

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 22,658	Merged into Huntington C & O Railway Employees Federal Credit Union 10/31/86
Cash	1,958	
TOTAL ASSETS	$ 24,616	

LIABILITIES & EQUITY CAPITAL

Total shares and deposits	$ 22,920	
Regular reserve (statutory)	988	
Undivided earnings	708	
TOTAL LIABILITIES & EQUITY	$ 24,616	

HUNTINGTON CHESAPEAKE AND OHIO RAILWAY EMPLOYEES CREDIT UNION, HUNTINGTON

President, Charles Markin — Treasurer, Alfred V. Harshbarger

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 14,031,550	Converted to a Federal Credit Union 2/12/86
Cash	159,224	
Total investments	1,953,982	
Fixed assets	1,418,053	
Other assets	550,726	
TOTAL ASSETS	$ 18,113,535	

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ 93,223	
Accounts payable	32,791	
Interest payable on deposits	258,990	
Total shares and deposits	17,607,201	
Regular reserve (statutory)	103,074	
Undivided earnings	9,128	
Other liabilities	9,128	
TOTAL LIABILITIES & EQUITY	$ 18,113,535	

HUNTINGTON POSTAL CREDIT UNION, HUNTINGTON

President, Major W. Simms — Treasurer, Glen R. Wilson

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 5,805,114	$ 6,529,278
Cash	20,367	65,079
Total investments	1,901,459	4,755,263
Fixed assets	17,552	10,112
Other assets	59,454	-0-
TOTAL ASSETS	$ 7,803,946	$ 11,359,732

LIABILITIES & EQUITY CAPITAL

Accounts payable	23,117	48,802
Dividends payable	69,240	97,522
Total shares and deposits	7,078,524	10,463,622
Regular reserve (statutory)	283,585	341,656
Other reserves	330,000	384,300
Undivided earnings	19,480	23,830
TOTAL LIABILITIES & EQUITY	$ 7,803,946	$ 11,359,732

INCO CREDIT UNION, HUNTINGTON

President, J. W. Bartram — Treasurer, Ivan E. Holley, Jr.

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 8,241,558	$ 7,140,869
Cash	300,391	4,055,335
Total investments	144,618	639,641
Fixed assets	548,365	469,506
Other assets	99,941	40,590
TOTAL ASSETS	$ 9,334,873	$ 12,345,941

LIABILITIES & EQUITY CAPITAL

Other notes payable and interest on notes payable	$ 100,000	$ -0-
Accounts payable	14,065	(84,937)
Total shares and deposits	8,654,317	11,818,201
Regular reserve (statutory)	472,365	472,365
Other reserves	198,927	130,514
Undivided earnings	9,372	9,798
Other liabilities	(114,173)	-0-
TOTAL LIABILITIES & EQUITY	$ 9,334,873	$ 12,345,941

WAYNE COUNTY SCHOOL EMPLOYEES CREDIT UNION, HUNTINGTON

President, Phillip Alexander — Treasurer, Tracy L. Foster

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 163,096	$ 193,551
Cash	43,892	55,323
Total investments	158,292	229,811
Fixed assets	4,369	4,006
TOTAL ASSETS	$ 369,649	$ 482,691

LIABILITIES & EQUITY CAPITAL

Accounts payable	$ -0-	$ 164
Dividends payable	6,925	6,306
Total shares and deposits	343,064	439,343
Regular reserve (statutory)	12,000	29,037
Undivided earnings	7,660	7,660
Other liabilities	-0-	181
TOTAL LIABILITIES & EQUITY	$ 369,649	$ 482,691

ABC CREDIT UNION, LUMBERPORT

President, Vernard N. Brackenrich — Treasurer, Charles W. Reynolds, Jr.

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 37,609	$ 26,628
Cash	722	674
Total investments	46,694	54,450
Other assets	690	774
TOTAL ASSETS	$ 85,715	$ 82,526

LIABILITIES & EQUITY CAPITAL

Total shares and deposits	$ 77,361	$ 75,679
Regular reserve (statutory)	3,311	2,266
Undivided earnings	5,043	4,581
TOTAL LIABILITIES & EQUITY	$ 85,715	$ 82,526

C. H. I. E. CREDIT UNION, MARTINSBURG

President, Darlene Brindle — Treasurer, Doris R. Price

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 66,660	$ Merged
Cash	2,976	into
Total investments	40,543	167th
Fixed assets	586	T.F.R. Federal Credit Union 1/30/86
TOTAL ASSETS	$ 110,765	

LIABILITIES & EQUITY CAPITAL

Total shares and deposits	102,931
Regular reserve (statutory)	2,208
Undivided earnings	5,626
TOTAL LIABILITIES & EQUITY	$ 110,765

EXTENSION CREDIT UNION, MORGANTOWN

President, James A. Welch — Treasurer, Kenneth J. Hock

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 47,317	Merged
Cash	5,638	into WVU
Total investments	11,455	Employees
Other assets	891	Federal Credit Union 8/22/86
TOTAL ASSETS	$ 65,301	

LIABILITIES & EQUITY CAPITAL

Dividends payable	$ 2,733
Total shares and deposits	58,166
Regular reserves (statutory)	2,638
Undivided earnings	1,764
TOTAL LIABILITIES & EQUITY	$ 65,301

FOSTORIA EMPLOYEES CREDIT UNION, MOUNDSVILLE

President, Robert A. Simsa — Treasurer, Orie Young

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 20,378	$ -0-
Cash	6,002	2,722
Total investments	91,456	-0-
Fixed assets	1,026	694
Other assets	655	256
TOTAL ASSETS	$ 119,517	$ 3,672

LIABILITIES & EQUITY CAPITAL

Accounts payable	$ 23	$ -0-
Total shares and deposits	$ 95,733	$ -0-
Regular reserve (statutory)	6,745	-0-
Undivided earnings	16,784	3,402
Other liabilities	231	270
TOTAL LIABILITIES & EQUITY	$ 119,517	$ 3,672

CORNING PADEN CITY EMPLOYEES CREDIT UNION, PADEN CITY

President, Keith O. Williamson — Treasurer, Bonnie Higgins

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 58,669	$ 58,750
Cash	7,295	17,599
Total investments	143,545	153,424
Fixed assets	86	4
TOTAL ASSETS	$ 209,595	$ 229,777

LIABILITIES & EQUITY CAPITAL

Accounts payable	$ -0-	$ 210
Dividends payable	$ 9,174	$ 9,477
Total shares and deposits	185,444	202,242
Regular reserve (statutory)	1,107	4,250
Other reserves	10,000	10,000
Undivided earnings	3,691	3,598
Other liabilities	179	-0-
TOTAL LIABILITIES & EQUITY	$ 209,595	$ 229,777

IDEAL CREDIT UNION, PARKERSBURG

President, Madison Williams — Treasurer, James Sigley

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 5,150	$ 8,902
Cash	1,784	2,343
Total investments	10,087	2,311
Fixed assets	27	27
Other assets	422	394
TOTAL ASSETS	$ 17,470	$ 13,977

LIABILITIES & EQUITY CAPITAL

Dividends payable	$ -0-	$ 433
Total shares and deposits	14,716	11,265
Regular reserve (statutory)	1,637	1,156
Undivided earnings	1,117	1,123
TOTAL LIABILITIES & EQUITY	$ 17,470	$ 13,977

O. AMES EMPLOYEES CREDIT UNION, PARKERSBURG

President, Karl D. Guinn — Treasurer, Dan Cooper

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 571,000	$ 696,036
Cash	59,269	63,306
Total investments	142,219	165,527
TOTAL ASSETS	$ 772,448	$ 924,869

LIABILITIES & EQUITY CAPITAL

Interest payable on deposits	$ 8,854	$ 10,884
Dividends payable	224	-0-
Total shares and deposits	448,425	550,273
Regular reserve (statutory)	31,774	38,487
Other reserves	20,488	26,488
Undivided earnings	263,031	298,680
Other liabilities	5	57
TOTAL LIABILITIES & EQUITY	$ 772,488	$ 924,869

WEST VIRGINIA CORPORATE CREDIT UNION, PARKERSBURG

President, Jan Pelfrey — Treasurer, Jose' Alonzo

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 626,326	$ 176,551
Cash	(201,817)	3,835
Total investments	41,630,319	57,512,004
Fixed assets	2,014	-0-
Other assets	1,058,676	1,147,151
TOTAL ASSETS	$ 43,115,518	$ 58,839,541

LIABILITIES & EQUITY CAPITAL

Dividends payable	252,309	294,364
Total shares and deposits	40,107,782	54,980,857
Regular reserve (statutory)	401,565	483,228
Undivided earnings	531,474	719,043
Other liabilities	1,822,388	2,362,049
TOTAL LIABILITIES & EQUITY	$ 43,115,518	$ 58,839,541

WEST VIRGINIA LEAGUE CENTRAL CREDIT UNION, PARKERSBURG

President, Ronald Smurthwaite — Treasurer, Jose' Alonzo

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 4,304,034	$ 4,510,999
Cash	30,985	33,375
Total investments	2,421,366	5,408,730
Fixed assets	33,883	29,069
Other assets	7,655	8,617
TOTAL ASSETS	$ 6,797,923	$ 9,990,790

LIABILITIES & EQUITY CAPITAL

Accounts payable	$ 22,873	$ 45,303
Interest payable on deposits	5,094	21,680
Total shares and deposits	6,436,007	9,533,371
Regular reserve (statutory)	131,313	139,599
Other reserves	68,353	214,178
Undivided earnings	134,283	36,569
TOTAL LIABILITIES & EQUITY	$ 6,797,923	$ 9,990,790

BARBOUR COUNTY EDUCATION CREDIT UNION, PHILIPPI

President, Randy L. King — Treasurer, Norma Everson

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 6,944	$ 7,366
Cash	1,610	13,571
Total investments	79,717	69,885
TOTAL ASSETS	$ 88,271	$ 90,822

LIABILITIES & EQUITY CAPITAL

Dividends payable	$ 1,816	$ 1,673
Total shares and deposits	85,027	87,098
Regular reserve (statutory)	828	774
Undivided earnings	600	1,277
TOTAL LIABILITIES & EQUITY	$ 88,271	$ 90,822

DEMUTH EMPLOYEES CREDIT UNION, VIENNA

President, Denzil D. Wiggins — Treasurer, Gladys E. Newbanks

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 757,507	Merged
Cash	33,543	into WV
Total investments	110,186	League Central
Fixed assets	549	Credit Union,
TOTAL ASSETS	$ 901,785	Parkersburg 8/16/86

LIABILITIES & EQUITY CAPITAL

Accounts payable	$ 6,671
Dividends payable	15,015
Total shares and deposits	776,913
Regular reserve (statutory)	68,457
Other reserves	3,214
Undivided earnings	31,515
TOTAL LIABILITIES & EQUITY	$ 901,785

WHEELING POSTAL CREDIT UNION, WHEELING

President, James Mayles — Treasurer, David Yocum

($.00 omitted)

ASSETS

	12-31-85	12-31-86
Total net loans	$ 82,485	$ 66,552
Cash	1,165	3,276
Total investment	655	2,735
Other assets	-0-	628
TOTAL ASSETS	$ 84,305	$ 73,191

LIABILITIES & EQUITY CAPITAL

Interest payable on deposits	$ -0-	$ 12,500
Dividends payable	4,744	2,529
Total shares and deposits	62,800	51,891
Regular reserve (statutory)	10,494	6,249
Undivided earnings	6,267	22
TOTAL LIABILITIES & EQUITY	$ 84,305	$ 73,191

SUPERVISED LENDERS LICENSEES OPERATING IN WEST VIRGINIA

As of December 31, 1986

Location	Name
Beckley	Beckley Loan Company
Beckley	Manufacturers Hanover Consumer Services, Inc.
Beckley	Beneficial Finance Co. of WV
Beckley	Public Finance Corporation
Beckley	Security Pacific Finance Corporation
Bluefield	Barclays American/Financial of WV, Inc.
Bluefield	Peoples Loan Company
Bluefield	Security Pacific Finance Corporation
Bluefield	Union Loan Company, Inc.
Charleston	Associates Financial Services Co., Inc.
Charleston	AVCO Financial Services of Wheeling, Inc.
Charleston	Beneficial Finance Co. of WV
Charleston	Manufacturers Hanover Consumer Services, Inc.
Charleston	Household Finance Corporation
Charleston	Norwest Financial West Virginia, Inc.
Charleston	Public Finance Corporation
Charleston	Security Pacific Finance Corporation
Charles Town	Jefferson Finance Company, Inc.
Clarksburg	Associates Financial Services Company
Clarksburg	Beneficial Finance Co. of WV
Clarksburg	Manufacturers Hanover Consumer Services, Inc.
Clarksburg	Norwest Financial West Virginia, Inc.
Clarksburg	Public Finance Corporation
Clarksburg	Public Finance Corporation
Clarksburg	Security Pacific Finance Corporation
Dunbar	Norwest Financial West Virginia, Inc.
Elkins	Landmark Finance Corporation
Elkins	Security Pacific Finance Corporation
Fairmont	Norwest Financial West Virginia, Inc.
Franklin	Franklin Financial Services, Inc.
Huntington	Associates Financial Services Company
Huntington	AVCO Financial Services of Wheeling, Inc.
Huntington	Family Acceptance Corporation
Huntington	Beneficial Finance Co. of WV
Huntington	Liberty Finance Corporation
Huntington	Norwest Financial West Virginia, Inc.
Huntington	Public Finance Corporation
Huntington	Security Pacific Finance Corporation
Keyser	Landmark Finance Corporation
Logan	Ashland Finance Co. of WV

Logan	Manufacturers Hanover Consumer Services, Inc.
Logan	Security Pacific Finance Corporation
Martinsburg	Associates Financial Services Co., Inc.
Martinsburg	Manufacturers Hanover Consumer Services, Inc.
Martinsburg	Landmark Finance Corporation
Martinsburg	Security Pacific Finance Corporation
Moorefield	Easy Loan Company
Morgantown	Beneficial Finance Co. of WV
Morgantown	Household Finance Corporation
Morgantown	Norwest Financial West Virginia, Inc.
New Martinsville	Budget Finance Company
Nitro	United Financial Services of West Virginia, Inc.
Northfork	Northfork Loan Company
Oak Hill	AVCO Financial Services of Wheeling, Inc.
Oceana	AVCO Financial Services of Wheeling, Inc.
Parkersburg	Associates Financial Services Co., of WV, Inc.
Parkersburg	Beneficial Finance Company of WV
Parkersburg	Family Finance, Inc.
Parkersburg	Manufacturers Hanover Consumer Services, Inc.
Parkersburg	Norwest Financial West Virginia, Inc.
Petersburg	Valley Finance Company
Princeton	Beneficial Finance Co. of WV
Princeton	Peoples Loan Company of Princeton
Ravenswood	Public Finance Corporation
Ronceverte	Manufacturers Hanover Consumer Services, Inc.
St. Albans	Beneficial Finance Co. of WV
St. Marys	Mid-Ohio Valley Loan Company
South Charleston	Public Finance Corporation
Sprague	City Finance Company of Sprague #1
Sprague	City Industrial Savings & Loan Co. #3
Vienna	Household Finance Corporation
Vienna	Public Finance Corporation
Weirton	Public Finance Corporation
Welch	State Loan Company
Westover	Manufacturers Hanover Consumer Services, Inc.
Wheeling	Associates Financial Services, Co., Inc.
Wheeling	Beneficial Finance Co. of WV
Wheeling	Norwest Financial West Virginia, Inc.

CONSOLIDATED REPORT OF SUPERVISED LENDER LICENSEES

($.00 omitted)

	12-31-85	12-31-86
Number of Licensees	82	80
ASSETS		
Cash on Hand in Banks	$ 2,475,675	$ 1,953,152
LOANS		
Gross Loans Receivable	$ 38,405,759	$ 35,636,087
Installment Sales Contracts Purchased	$ 17,991,965	$ 17,542,236
Less Income Collected but not Earned	$ 10,786,637	$ 9,617,470
Less Reserve for Loan Loss	$ 1,595,105	$ 1,696,242
NET LOANS	$ 44,015,982	$ 41,864,611

MONEY ORDER COMPANIES

Companies authorized by the Commissioner of Banking to engage in business of issuing and selling checks, drafts, money orders, etc. in the State of West Virginia during the calendar year ending December 31, 1986 are listed below.

Location	Name
Charleston, West Virginia	Foodmasters
Dallas, Texas	Republic Money Orders, Inc.
Minneapolis, Minnesota	Travelers Express Company, Inc.
New York, New York	American Express Company
San Francisco, California	BankAmerica Corp. Travelers Cheques
New York, New York	Barclays Bank International, L.T.D.
New York, New York	Thomas Cook, Inc.
Cincinnati, Ohio	First National Cincinnati Corporation
New York, New York	Citicorp, Inc.
New York, New York	Travellers Cheque Associates, L.T.D.
New York, New York	Chase Manhattan Bank

CONSOLIDATED REPORT OF CONDITION OF NATIONAL BANKS IN WEST VIRGINIA

($ in thousands)

	12-31-85	12-31-86
Number of banks	97	97
ASSETS		
Cash & due from banks	$ 503,947	$ 605,184
Total securities	2,749,483	2,868,349
Federal funds sold	472,195	616,154
Net loans and lease	3,963,016	4,294,048
Bank premises, furniture and fixtures	172,290	182,422
Real estate owned other than bank premises	21,046	23,533
Investments in unconsolidated subsidiaries and associated companies	-0-	1
Customers' liability on acceptances outstanding	150	150
Other assets	140,176	152,835
TOTAL ASSETS	$ 8,022,304	$ 8,742,676
LIABILITIES AND EQUITY CAPITAL		
TOTAL DEPOSITS	$ 6,735,281	$ 7,415,643
Federal Funds purchased	433,617	421,051
Mortgage indebtedness	8,047	6,677
Other liabilities	129,326	118,261
Subordinated notes & debentures	1,480	1,480
Capital Stock	88,780	90,765
Surplus	195,388	206,006
Undivided Profits	430,384	482,793
TOTAL EQUITY CAPITAL	$ 714,553	$ 779,564
TOTAL LIABILITY & EQUITY CAPITAL	$ 8,022,304	$ 8,742,676

REPORT OF CONDITION OF NATIONAL BANKS IN WEST VIRGINIA

Number of banks		(In Thousands) Deposits 12-31-85 97	12-31-86 97
City	Name		
Alderson	First National Bank of Alderson	$ 33,230	Merged into Greenbrier Valley National Bank, 3/31/86
Ansted	The National Bank of Ansted	18,176	18,340
Barboursville	Guyan National Bank	20,399	20,740
Beckley	Beckley National Bank	181,246	182,938
Beckley	Cardinal State Bank, N.A.	46,630	46,864
Beckley	First National Bank	10,436	11,290
Beckley	Raleigh County National Bank	139,158	136,329
Belle	The National Bank of Commerce of Belle	39,294	39,554
Berkeley Springs	Citizens National Bank of Berkeley Springs	41,501	47,356
Big Chimney	Elk National Bank	26,140	28,853
Bluefield	First National Bank of Bluefield	106,646	110,203
Bluefield	Flat Top National Bank	137,067	142,364
Bradley	Crossroads National Bank	8,391	9,227
Buckhannon	The Central National Bank	134,215	155,489
Buckhannon	First West Virginia Bank, N.A. - Buckhannon	new	8,141
Cameron	The First National Bank of Cameron	14,137	15,666
Charleston	Charleston National Bank	307,912	321,448
Charleston	The City National Bank of Charleston	84,559	95,325
Charleston	Kanawha Banking & Trust Co, N.A.	198,692	Merged into United National Bank, Parkersburg 12/31/86
Charleston	Kanawha Valley Bank, N.A.	405,429	561,334
Charleston	The National Bank of Commerce	161,144	196,722
Chester	First National Bank of Chester	15,049	16,099
Clarksburg	The Empire National Bank of Clarksburg	86,712	88,244
Clarksburg	Union National Bank of West Virginia	226,658	228,095
Davis	The National Bank of Davis	7,940	9,804
Elkins	Citizens National Bank of Elkins	93,851	102,233
Elkins	Tygarts Valley National Bank of Elkins	26,479	27,681
Fairmont	City National Bank of Fairmont	99,256	102,486
Fairmont	Community Bank and Trust, N. A.	140,620	171,500
Fairmont	First National Bank	111,628	119,738

Fayetteville	The Fayette County National Bank	18,339	19,052
Gauley Bridge	The Gauley National Bank	16,416	15,690
Grafton	The First National Bank of Grafton	27,125	27,621
Hamlin	The Lincoln National Bank	47,799	48,684
Hinton	First National Bank of Hinton	38,856	41,591
Hinton	The National Bank of Summers	47,693	49,481
Huntington	The First Huntington National Bank	351,924	370,043
Huntington	The Guaranty National Bank	107,111	123,802
Huntington	The Old National Bank of Huntington	13,518	15,684
Hurricane	One Valley National Bank	786	4,058
Kenova	The First National Bank of Kenova	15,279	17,170
Keyser	The National Bank of Keyser	45,886	49,202
Keystone	First National Bank of Keystone	39,831	52,628
Kingwood	Albright National Bank of Kingwood	67,405	77,348
Lewisburg	Greenbrier Valley National Bank		86,046
Logan	American National Bank	21,677	19,599
Logan	The National Bank of Logan	116,595	125,195
Madison	Boone National Bank	74,733	87,690
Marlinton	First National Bank	31,673	32,360
Martinsburg	Citizens National Bank of Martinsburg	67,018	67,850
Martinsburg	The Old National Bank	98,454	115,202
Martinsburg	Peoples National Bank	59,439	63,197
Matewan	The Matewan National Bank	70,490	87,067
Monongah	National Bank of Monongah	20,169	Merged into Community Bank & Trust, N.A., Fairmont, 1/1/86
Montgomery	Merchants National Bank	48,449	50,125
Montgomery	The Montgomery National Bank	55,978	59,680
Moorefield	South Branch Valley National Bank	44,467	53,122
Morgantown	Central National Bank	23,594	24,438
Morgantown	The First National Bank of Morgantown	222,107	243,141
Moundsville	First National Bank	44,515	47,690
New Martinsville	First National Bank	35,234	36,257
Nitro	The National Bank of Commerce of Nitro	49,763	50,939
Northfork	First Clark National Bank	35,363	33,670
Oak Hill	Merchants & Miners National Bank	58,535	61,271
Parkersburg	The United National Bank	324,102	539,780
Parsons	The First National Bank	21,331	21,932
Peterstown	The First National Bank	10,759	11,750
Philippi	First National Bank in Philippi	46,707	49,365
Piedmont	First National Bank of Piedmont	18,551	18,473
Rainelle	Western Greenbrier National Bank	27,059	28,682
Ranson	The Old National Bank of Jefferson County	new	1,377
Richwood	Cherry River National Bank	34,998	37,212
Ripley	The First National Bank of Ripley	46,086	49,292
Romney	The First National Bank of Romney	34,187	38,151
Ronceverte	The First National Bank in Ronceverte	50,138	53,907

Ronceverte	Seneca National Bank	47,324	50,774
Rowlesburg	Peoples National Bank of Rowlesburg	9,247	10,036
St. Albans	Citizens National Bank of St. Albans	67,090	72,534
St. Marys	The First National Bank	28,797	28,035
Salem	First National Bank of Salem	9,934	9,749
Sophia	Gulf National Bank	16,587	16,906
Spencer	First National Bank of Spencer	46,937	48,549
Sutton	Home National Bank	41,425	45,228
Terra Alta	First National Bank	31,673	36,683
Vienna	Ohio Valley National Bank	46,677	51,531
Webster Springs	Webster County National Bank	30,541	29,024
Weirton	First National Bank of Weirton	33,065	37,799
Welch	McDowell County National Bank	69,097	75,171
Wellsburg	Brooke National Bank	36,517	37,564
West Hamlin	First National Bank of West Hamlin	28,586	31,021
Weston	Community Bank & Trust-Stonewall, National Assn. (Changed name from Stonewall National Bank)	11,613	11,416
Weston	The Weston National Bank	48,839	50,872
West Union	First National Bank in West Union	20,666	38,953
Wheeling	First National Bank & Trust Co. of Wheeling	105,070	108,295
Wheeling	Security National Bank & Trust Co.	135,100	150,704
Wheeling	First West Virginia Bank, N. A.	45,825	47,937
Wheeling	Wheeling National Bank	122,949	143,445
Williamson	First National Bank	56,978	65,817
Williamson	The National Bank of Commerce	68,603	73,312
Williamstown	The Williamstown National Bank	23,407	23,831
TOTAL DEPOSITS		$ 6,735,281	$ 7,415,763